JOHN BULL

Vol. VI. No. 153. | SATURDAY, MAY 8, 1909. | ONE PENNY.

[Registered at the G.P.O. as a Newspaper.]

For meaning of this number see page iii. of cover.

No. 159032

The world is a bundle of hay;
Mankind are the asses who pull;
Each tugs it a different way,
And the greatest of all is John Bull

—BYRON.

Edited by
HORATIO BOTTOMLEY.

Contents

The World, The Flesh, and the Devil.

John Bull's Biscuits.

A Good—and a Bad—Budget.

Truth about Young Turks.

"John Bull's Who's Who."

The Inventions of Jones.

The Gas Light and Coke Company and its Customers.

A Mess of Pottage.

John Bull's Post-cards, Letters and Telegrams.

The Cartoon.

John Bull in the City.

The Drama of To-day.

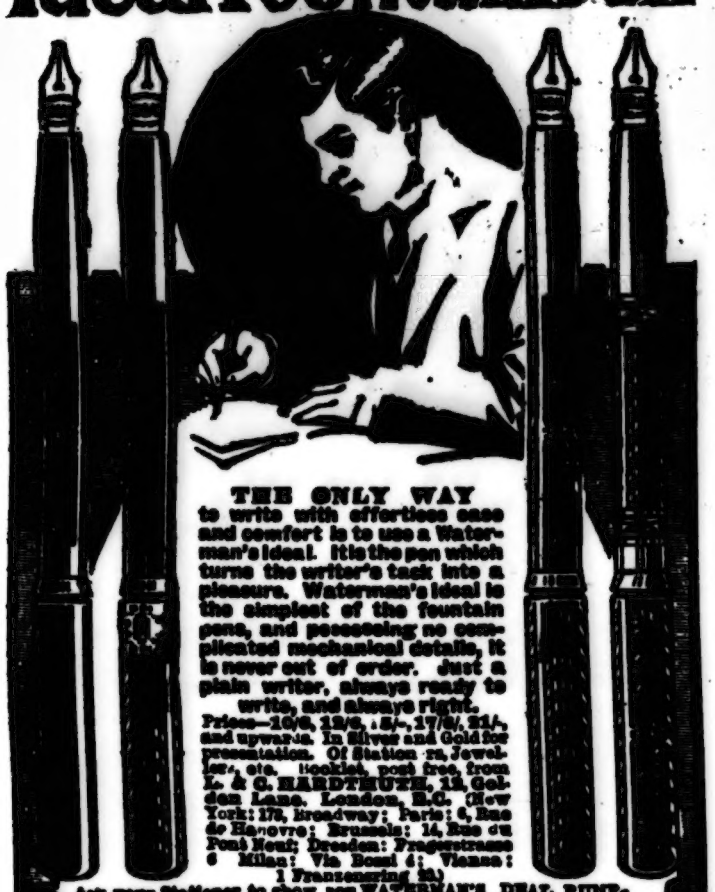
John Bull's Womenfolk.

Bull's Eyes.

John Bull's Letter Bag.

Racing Notes, etc.

Waterman's Ideal Fountain Pen



THE ONLY WAY
to write with effortless ease and comfort is to use a Waterman's Ideal. It is the pen which turns the writer's task into a pleasure. Waterman's Ideal is the simplest of the fountain pens, and possessing no complicated mechanical details, it is never out of order. Just a plain writer, always ready to write, and always right.
Prices—10/6, 12/6, 15/-, 17/6, 21/-, and upwards. In Silver and Gold for presentation. Of Stationers, Jewellers, etc. Booklet, post free, from L. & C. HARDTMUTH, 13, Golden Lane, London, E.C. (New York: 173, Broadway; Paris: 4, Rue de Hanovre; Brussels: 14, Rue du Pont Neuf; Dresden: Pragerstrasse 6 Milan: Via Bossi 4; Vienna: 1 Franzensring 21.)
Ask your Stationer to show you WATERMAN'S IDEAL PUMP-FILLING PENS AND SAFETY PENS at 12/6 and upwards.

JUNON

RESTORES GREY HAIR TO A NATURAL COLOUR

Instantaneously and Harmlessly.

It is the **MOST PERFECT** Preparation that **SCIENCE CAN PRODUCE** for removing the effects of the ravages of time and mental stress and worry.

This is the only permanent one solution preparation on the market that will do this.

You can prove the correctness of our claims by sending **SIX PENNY STAMPS** for one of our **LARGE TRIAL BOTTLES,** stating the shade you require.

JUNON, Ltd. (Dept. M.), 10a, Soho Square, London, W.

NO LIMIT NO LIMIT NO LIMIT

Would you like to open a

CREDIT ACCOUNT

WITH AN

ABSOLUTELY RELIABLE TURF ACCOUNTANT?

If so, write to . . .

DOUGLAS STUART,

102-104, NEW OXFORD ST., LONDON, W.,

stating your requirements fully, and I will answer by return.

NO LIMIT.
NO DEDUCTIONS.
PROMPT MONDAY SETTLEMENTS.
PLACE BETTING when Favourite starts "Odds On."

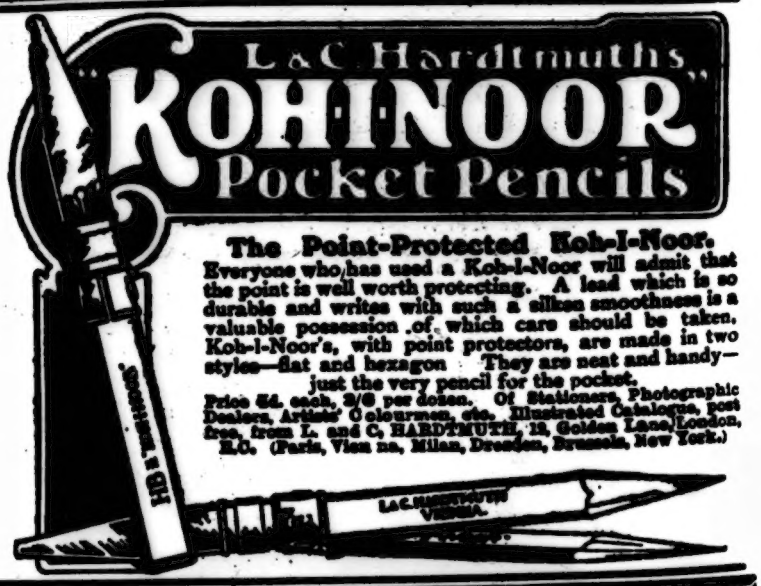
The Sportsman, says:—
"Mr. Douglas Stuart has 'NO LIMIT,' and, moreover, allows 'PLACE BETTING,' even when the Favourite starts 'ODDS ON,' which is a point distinctly in favour of the backer."
From Sportsman, Feb. 4, 1909.

WRITE TO-DAY, AS ABOVE, FOR TERMS.

CAUTION.—Mr. Douglas Stuart is NEVER represented on any Race Course.

L. & C. Hardtmuth's

KOH-I-NOOR Pocket Pencils

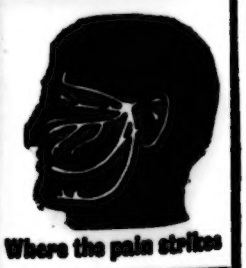


The Point-Protected Koh-I-Noor.
Everyone who has used a Koh-I-Noor will admit that the point is well worth protecting. A lead which is so durable and writes with such a silken smoothness is a valuable possession of which care should be taken. Koh-I-Noor's, with point protectors, are made in two styles—flat and hexagon. They are neat and handy—just the very pencil for the pocket.
Price 5d. each, 2/6 per dozen. Of Stationers, Photographic Dealers, Artists' Colourmen, etc. Illustrated Catalogue, post free, from L. and C. HARDTMUTH, 13, Golden Lane, London, E.C. (Paris, Vienna, Milan, Dresden, Brussels, New York.)

-ZOX-

The Instant Cure for

NEURALGIA.



Where the pain strikes

Easy to take, safe to use, one tiny ZOX Powder will remove the most excruciating pains arising from the facial nerves. A little powder, a minute or two of quiet repose and your pain has gone. Years of use and thousands of users are on the side of ZOX.

FREE OFFER.—Send stamped addressed envelope and mention JOHN BULL, and two sample Zox Powders will be sent you Free. ZOX POWDERS of Chemists, Stores, &c., 1s. and 2s. 6d. per box, or post free from

THE ZOX CO. 11, Hatton Garden, London, E.C.

JOHN BULL.

Politics without Party—Criticism without Cant:
Without Fear or Favour, Rancour or Rant.

Vol. VI. No. 153. Saturday, May 8th, 1909. One Penny.

IMPORTANT NOTICE.

Letters must be addressed to the Editor, or the Publisher, at 67, Long Acre, London, W.C., according to whether they relate to Editorial or Business matters.
All editorial inquiries MUST BE MADE BY LETTER.

TO ADVERTISERS.

All applications for advertising spaces to be made to Messrs. Odhams Ltd., Advertising Dept., 67, Long Acre, London, W.C.

We are requested to state that on and after this date all matters referring to the Advertising Business at the Stations and in the Cars belonging to the Baker Street and Waterloo Railway must be addressed to the Partington Advertising Co., Temple Station, Victoria Embankment, W.C.

SUBSCRIPTION RATES.

PER ANNUM, POST FREE.

UNITED KINGDOM .. ..6s. 6d.
FOREIGN COUNTRIES WITHIN THE POSTAL UNION .. ..8s. 8d.
SHORTER OR LONGER PERIODS IN PROPORTION.

DALY'S THEATRE, Leicester Square.—Produced by Mr. George Edwardes, EVERY EVENING, at 8.15, MATINEE SATURDAYS, at 2.30, a new play, with music, entitled
THE MERRY WIDOW ("Die Lustige Witwe").

GAIETY THEATRE.—Manager Mr. George Edwardes. EVERY EVENING, at 8, MATINEE EVERY SATURDAY, at 2, a new musical play, OUR MISS GIBBS. Box Office open daily, 10 till 10.

THE WORLD, THE FLESH, AND THE DEVIL

[*The Editor discourses upon passing events and topics of the day.*]

After the Turkish revolution last year we stated that the Sultan would probably prepare for a return to absolutism. Well, if you see it in JOHN BULL. . . .

Owing to the complexity of the Budget, it is probable that the Finance Bill will not reach the Lords till the end of July—so that the General Election will be slightly delayed.

Having no regular Art Critic on our staff, we asked Mr. Jim Crow to drop in at the Royal Academy and give us his views. He says the exhibition is even worse than usual. "Among a number of frowsy, drowsy portraits we noticed a Calcutta Judge with a head like Humpty-Dumpty, a sneering nose and a mouth apparently engaged in catching flies; a lady whose pose suggests the very earliest days of photography; 'the lady of the sunset gown' with a face like a waning moon; a caricature of Don Quixote entitled, Sir John Jardine, K.C.I.E.; Mrs. George Bancroft after a sleepless night; and cruelly accurate representations of various uninteresting people. Perhaps one of the most grotesque 'pictures of the year' is 'My Lady Charity,' which might at first sight be mistaken for Red Riding Hood. An affected female is strutting along through the snow in a hooded cloak; on one side of her is a cowering child evidently in mortal terror of the unnatural animal which bays forth menaces on the other side. The group is followed by carrion crows scenting a human supper. Then we have a nightmare called 'The Night Piece to Julia.' It is supposed to be founded on Herrick's dainty poem, but Julia looks like a turnip, and we are not surprised that she should have alarmed the rabbit at her feet." All of which we hope is gross exaggeration.

So "Charlie B." has got his way at last, and there is to be a Government "inquiry into the readiness for war of our naval forces in home waters." Well, if any one is an authority on that point it should be the man who has only recently vacated the command of the Channel Fleet; and if anyone regards the appointment of the committee with mixed feelings, that man should be Admiral Sir John Fisher, who has divided our forces in home waters into three parts, each incomplete in itself, and each weaker individually than the force which Germany maintains in the North Sea. In the course of a week or two, Prince Henry of Prussia, the Commander-in-Chief of the German High Sea Fleet, will have in the North Sea a fleet of eighteen battleships, five armoured cruisers, ten smaller cruisers, and sixty torpedo craft. In order to ensure the safety of our shores while this mighty armada is exercising off our east coast, the Admiralty is sending the Atlantic Fleet to Galway and one of the two divisions of the Home Fleet to Portland; so that during the month of May, Germany will have a total of ninety-three fully-commissioned warships in the North Sea, to our forty. These are what are known in Whitehall as strategic dispositions. Of course, we are not going to say that Germany will be trying any of her tricks on us this spring; but we do say that every temptation is being placed in her way, and that if she really wants to try her strength her chance will soon be here.

By the way, we should like to know a little more concerning the report lately sent to the Admiralty by a very highly-placed officer in home waters to the effect that a couple of German transports recently steamed from Hamburg to the mouth of the Humber and back again without being noticed.

As to the "inquiry" commission, we congratulate Lord Charles Beresford on one point particularly, and that is his success in keeping Lord Esher off it. Mr. Asquith intended to make him chairman; upon which "C. B." politely stated that in that case he must refuse to have anything to do with it. Lord Esher has already earned a reputation for uncompromising support of Sir John Fisher, and for him to have occupied the chair of the committee would have been to turn the whole thing into a whitewashing concern. We are not at all sure that it may not turn out to be something of the kind as it is. The First Sea Lord already has too many emissaries in high places. Nothing but their most careful cultivation could have kept the Navy League, for instance, so docile as it has been for the last two years. In 1907, they demanded an inquiry into Admiralty policy; but they dropped it suddenly like a hot brick, and Sir John Fisher's representatives on the committee have served him very faithfully ever since. By means of this description, and by the constant refusal of information in the House of Commons, the nation has been kept in ignorance of the state of the Fleet upon which it depends and for which it pays. We *hope* it will get the truth at last—but we are not sanguine.

The following notice in the *Surrey Comet* is hardly complimentary to the working-man :—

> The Working Man's Breakfast.—*Pig Feeding* made easy and profitable by using well boiled *London Hotel Wash*, which can be had fresh daily at the High Way Poultry Farm, Hanworth, Middlesex; *also* good long and short *Manure*; also fresh daily delivered if required.

Perhaps it is an omen of what he is to expect during the golden age of Socialism.

The Conservatives of Devizes appear to have secured a delightful candidate in the person of Mr. Basil Peto. At one meeting, being puzzled by Free Trade hecklers, he exclaimed, angrily, that he was "not a politician, but a business man." Being taxed with a speech of Mr. George Wyndham, he said he "did not care a damn what Mr. Wyndham said." But perhaps his most eloquent remark occurred when someone alluded to certain figures of 1905. "Oh, damn it all!" he retorted, "I am not dealing with ancient history." Such frankness is refreshing, but scarcely Balfourian, or even Parliamentary.

According to Sir William Ramsay, in eight hundred years or so the voice of the coal man will no longer be heard in the land. The Miners' Eight Hours Bill will have become an obsolete measure. Nuts, Silkstones, and Derby brights will be but black memories of a former time. Consequently, it behoves all careful housewives to lay in a sufficient stock without delay, notwithstanding that Sir William admonishes us to be sparing for the sake of posterity. We are to shiver in this age so that those who come after us may have a warm time. But with kitchen cobbles at something near thirty shillings a ton, there is already a sufficient incentive to economy without working upon our feelings with pictures of a cold posterity.

Now the Territorial "boom" is over, the military authorities are beginning to realise what they have madly rushed into at the call of the Carmelite trumpet. To begin with, those corps who have frantically completed their establishment now see, as all the new men have signed for four years, that at the end of that time they will all leave in a body and the work will have to be done over again. Next, there are not enough ranges to go round. As far as London is concerned, Bisley, Runemede and Rainham are painfully insufficient, and miniature ranges are being requisitioned. One must look very carefully at the next lot of "efficiency" returns, for adjutants will leave no stone unturned in order to get to the top of the table. And how all these raw recruits in the metropolis are going to get through their musketry course passes comprehension. Thirdly, the poorer, or working class corps are finding themselves sadly "left" in the matter of drill instructors. The supply authorised is far too meagre, and they have no money wherewith to hire more. Those with cash, on communication with the general officer commanding, may engage the services nightly of guardsmen, and so compete unfairly with their less fortunate brethren. This is the pass to which the "boom" has brought us. Carmelite had its advertisement. We shall have a Territorial Army of a sort—some day.

In a funny little book ("The Swoop; or, How Clarence Saved England"), we read that, when the news of a German invasion came, "Mr. Horatio Bottomley said that there was some very dirty and underhand work going on, and that the secret history of the invasion would be published shortly. He himself, however, preferred any invader to some K.C.'s he could name, though he was fond of dear old Muir. He wanted to know why Inspector Drew had retired."

The alleged "literary" journalists make much lament over the fact that, to quote Mr. William Watson, another minor poet, "John Davidson died because he could not make a living." Has it ever struck the journalists aforesaid that while every other sort of literary effort gets a show in modern newspapers, their editors refuse to give the poet a show at all, except when he turns on the divine afflatus in times of national mourning, periods of gory war, or moments of national swagger; and even so only when he is a Tennyson, a Kip, or an official verse manufacturer like our only Alfred? It might help the poor poets a bit if the newspaper editors would cut down the murders and the divorce cases and devote an occasional column to original verse. It would be a journalistic experiment, we admit; but after all it may be that there are hundreds of fairly sane people who would appreciate doses of poetry quite as keenly as others appreciate doses of murder and divorce. Why should not the *Times* and the *Mail*, for instance, "try it on the dog" awhile?

Many of the mourners at the graveside of Swinburne, a mightier poet, appear to have been amazed at the action of the rector of Bonchurch in reading portions of the funeral Office, despite the poet's expressed wish that no service should be read and that the rector had previously been so informed. The rector, however, explains that "the family were not opposed to a service." It seems to us that they were more to blame than he in disregarding the dead man's wishes. It may be a little too much to ask a parson to bury a man and at the same time expect him to refrain from reciting at least some portion of the Office of the Church which can alone justify his presence at the graveside. Much more reason is there for complaint against the Rev. P. A. Gordon Clark, a Perth Free Church minister, who in the course of a sermon thought it well to say of Swinburne that "he was far less than a man, the slave of a dirty craving in his stomach, which lowered and degraded him." It is strange, we had almost said characteristic, that it should have been reserved for a minister of the Gospel to disclose to all what has hitherto been the knowledge of only a few, while the turf is still fresh above the poet's grave. Whatever Swinburne's failing, surely it was not for a Christian minister to upbraid his dead body on account of it. A verbal brutality of that sort shames him who makes it. It is vitriol poured on the riven hearts of those relatives and near friends who loved Swinburne well.

In the opinion of Archdeacon Mackarness, as expressed in his Charge to the clergy and laity at Scarborough, "the Church must once for all definitely decline to recognise divorce." It is not a matter of any great moment what the Church does in the matter, though the general refusal of the clergy to marry divorced persons would impose a distressing penalty on devout men and women who, innocent of wrong, have been freed from the intolerable conditions of marriage created by the wrongdoing of others. But in law marriage is a civil contract, like any other contract; the interposition of the Church makes no difference at all. So also the breaking of the contract is subject to civil remedies; and the re-marriage of divorced people may always proceed without the sanction of the Church. The action of the clergy who decline to recognise divorce is based on the familiar Scriptural injunction. But that involves a query. It is a matter for spiritual consideration whether the Almighty ever did or ever does "join" people who are unfaithful in marriage. If Archdeacon Mackarness answers that unfaithfulness has nothing whatever to do with it, then at the least it must be said that where marriage fails it must have been a very unserviceable and clumsy "join."

Lieutenant-Colonel E. O. Hollist, chairman of the Midhurst Petty Sessions, is apparently one of those judicial personages, not uncommon in this country, who jumps to a conclusion before he hears the evidence. There was a petty case before the bench recently on a complaint made by a woman in the district that certain lads amused themselves by throwing stones at her door. "This has been going on for years," commented the magistrate before the solicitor for the lads had time to cross-examine the woman; "I wish we cou'd send these fellows to prison." After this remark the solicitor naturally declined to proceed, and made a strong protest against the chairman's conduct, revealing as it did a prejudice which unfitted him for adjudicating on the case. Such comments made at such a time are utterly unfair. They presuppose an injustice being done.

In a similar case the Rev. Mowbray Pinckney Mason, Rector of Easthorpe, took the law into his own hands; or rather he took one of his ten-year-old parishioners into his own hands when he discovered that playful child kicking his gate. As the solicitor for the defence put it when the parson was summoned at Colchester for assault—

Then he took him by the collar,
Cruel only to be kind,
And to his exceeding dolour,
Gave him several strokes behind.

Having done his whacking and taught the lad a lasting lesson, the parson nicely apologised for his muscular Christianity, paying a guinea to a local charitable institution as evidence of contrition. We think none the worse of the rev. gentleman for his illegal act. It is much more comfortable for a lad to be birched by a parson than run in by a policeman.

The penalties of progress in science are often so serious that one is tempted to wonder whether the game is worth the candle. The motor-car must have raised this question many times. Horse and cycle riding for the most part are pleasures no longer, but acute dangers. The airship will have its advantages no doubt; its possible disadvantages are obvious. So is it all round the circle. Experimentalists with X-rays die horrible deaths, and it is not yet certain that new diseases may not be given to patients using them. Wireless telegraphy looked all right on the surface; it would be cheap, and convenient, and it would save life at sea. But M. Belille, a French naval surgeon, has discovered that it causes white films to form over men's eyes, with eczema, heart trouble, and neurasthenia thrown in. When the world is a network of wireless installations, it seems, we shall suffer from all sorts of new diseases "created by the influence of the ether waves on the magnetic electric ions of which the human body is composed." In fact, how to be happy though living will become a more complicated problem than ever. But perhaps it won't be as bad as the professors imagine. After all, in the course of his evolution, man has had to put up with so much rough usage that he ought to have succumbed. Instead, he not merely exists, but becomes more adaptable, and, on the whole, tougher, than ever. Whether he becomes happier is another question.

Another effect of the so-called Children's Charter. Owing to the risk of the children of licensed victuallers bringing their playmates home with them, the brewers, for their own protection, are now refusing to accept as tenants any persons with families. The result is that many industrious and respectable people, who have been engaged in the Trade for many years, are now losing their means of livelihood—entailing hardship and suffering on their own children. Children's Charter, indeed!

If you believe that the days of superstition have passed with popular "education," make a few inquiries among medical men—in the West End as well as the East; or take any of the hundred and one other ways of testing the point. Go to a central London jeweller, or a toy-shop keeper, or stand in Bond Street, and see the palmists and other "spoof" merchants swagger into their smart quarters, followed by their queues of mugs. We may not still believe in witches, but our next-door neighbour believes in "ghosts"—on scientific grounds, as he will explain to you. One of our servants is a fervent Christian Scientist, and another a devout Salvationist. Both of them probably have had their fortunes told more than once, and have bought Brummagem-made Eastern charms from an area tout, who does a cheap line, too, in Family Bibles and Dream Books. Recently the shops were full of crystal-gazing apparatus; then came the "Billiken," a queer little squdgy figure, supposed to bring good luck; now comes "Buy Jingo," "the very latest thing in lucky charms." It looks like a decayed shrimp, has the eyes of the goo-goo girl—only more so—and stands on its tail, which is not a pretty one. "Jingo" is ugly enough to be a great favourite with that sort of lady who calls everything "lovely," so that it be sufficiently repulsive. We are converting the heathen, and the image-trade was in danger of being one of the native industries that had "gone," when, lo and behold, the Smart Set arrive to take up the Black Man's Burden.

We have seen Mr. Victor Grayson described as "the most popular orator in the Labour Party," "the most hated Labour member in Parliament," and "the most Hedonistic Socialist in England" (something terrible, this, we are sure), and he now looks like being labelled "Victor the Much-hoaxed," on the Dowie model of "Gladstone the Un-kissed." He went to Portsmouth, to make a great speech that shou'd light a flame in England that would not easily be put out! And they kidnapped him. Then he went to Rochdale, accompanied, as he thought, by the Hon. Charles Lister, only son of Lord Ribblesdale, and the papers talked wildly of "a Socialist Peer." Now it turns out that the Hon. Charles Lister was "successfully personated." Really, Victor will have to be more careful. One of these days he will find himself lured to Lambeth Palace to have a brandy-and-soda and a cigar with the Archbishop, and find himself stabbed, suddenly, in the back with Bruce Glasier's umbrella—the pretended prelate being none other than the one and only "official editor" (or ex-editor), suffering from what Shakespeare might call "an exposition of shaving." He is such a prominent youngster that we feel it our duty to warn him.

Although we prefer that the English theatre should be native in authorship, management and acting, and although we think little of the American drama, we protest against the tone of some of the criticisms of Mr. Charles Frohman's Repertory Theatre scheme. There are a score and more of London theatres trying to work "long run" plans: there ought to be room here for three or four doing repertory. Whether there is, should be left to the public to decide, without preliminary prejudice. Once you begin to introduce personalities into the question of art, it is easy to get out of your depth. For instance, the strongest attacks on Mr. Frohman—an American Hebrew, we believe—have been made by another Israelitish gentleman, whose present name was not his original one, and who has still another name for journalistic purposes. Mr. Frohman may have come from anywhere: we do not care. He pays good English money to English authors, actors and tradesmen; he is an honourable man; he has staged some of the best plays, with the best companies, seen in London in recent years. Let us give him fair play.

One of the surest signs of a nation's decadence is to be found in the social habits of its aristocracy; and from this point of view we quote the following from the *Daily Mail's* Magazine page—being part of an illustrated article on a variety of new "dances for English hostesses." It is described as the "Chanticler," and this is what we are told about it:—

> Another figure which French dancing masters are teaching. Six men place themselves back to back, two by two. A lady sits down before each pair. The men gradually crouch down, one extending his right leg, the other his left, and holding one another by the hands. At a sign the couples begin to turn round and imitate the crowing of the cock. The man in every pair who keeps his equilibrium dances with the lady sitting opposite to him.

Who shall say that we are not a great people?

A quaint and rather awful point was raised at Leeds the other day of especial interest to dentists and of general interest to all persons with doubtful teeth. A sufferer from toothache went to a dentist and had his teeth dealt with. Thereafter he began to "spit up the red blood like wine," as the sailor's gruesome chanty has it. The X-rays showed that he had a chunk of tooth in his lung, and he asked for £100 damages. On the face of it, you would imagine that if you went to a workman, paid him good money for his work, and then found that his work did you grievous bodily harm you could get reparation of some sort. But "it was held that a dentist was not negligent because a more skilful person might have done the work better." Maybe; yet if we pay for having our teeth taken *out*, it is surely assumed that they will not be slipped down into our lungs. We hope the case will be taken to the Court of Appeal. In the meantime, we trust that stump will not take root in the unhappy man's lung—and likewise that it will never ache again.

This is a strange and enterprising age, and, therefore, perhaps we ought not to be surprised to learn that an "informal census" has been taken by a weird organisation called "The Social Circle" (which seems to exist to teach young men and women, quite needlessly, the art of falling in love), on "the relative values of professional men from a feminine point of view." The old Scotch lady of the proverb, you know, thought all men equally useful, or equally tiresome, according to the way you look at it, but agreed that some sort of man was handy to have about the house in case his services were required. It appears, however, that other ladies have preferences, not based on vulgar little physical attractions like a fine pair of legs, or well-developed shoulders, or a startling moustache, or neat taste in neckties. They judge us according to our professions. Moreover, they prefer clergymen and doctors above all others.

Poets, we are happy to note, come last on the list beloved of the fair; we had feared it might be otherwise, for the unkempt locks used to be a powerful magnet for girls of our tender youth. The journalist, we regret to observe, is only a short neck in front of the poet—which probably may be explained on commercial grounds. The author and the musician are level, being just beaten by "Government employees *with certainty of pensions*." We like that touch! The Army and Navy are well up on the list, of course, but lawyers, hairdressers, tailors, and "certain other tradesmen" are not in demand at all. Only girls *in extremis* will marry such creatures. We can understand the prejudice against lawyers, but surely a hairdresser! "Actors seem to have no difficulty in marrying"—which provokes reflection.

The Fourth Edition of "Bottomley's Book" is now nearly out of print. It can be ordered of all Booksellers and Newsagents.

A correspondent complains of the "outrageous and indecent conduct of couples on the front at Brighton." He adds that the "reason councillors and others will not deal with the matter is, so they say, that if the attention of the public were called to the scandal it would keep visitors away." Nevertheless, we call the attention of the public to the scene, so that persons holiday bent who are likely to be offended by a walk along Brighton front on Sundays and other evenings may become aware of a nice seaside resort not to go to. We take leave to add that we trust the eyes of our correspondent have misled him. After all, the seats on the front shelters are not very secluded, and considering that love is blind, and lovers, as a rule, unconscious, the performances of the osculating couples might be worse.

If all the County Court judges took the same view of furniture dealers as His Honour of the Grimsby Court, there would soon be an end of the "systems" on which so many of them flourish. Many of the big furniture firms are scrupulously fair in their treatment of hirers; on the other hand, some, both big and little, are unscrupulously unfair. And not only so; by themselves or their agents they induce people of inadequate means to purchase goods they do not need, or, at any rate, can do without. In the case alluded to His Honour addressed one Isaac Solomon, who asked for payment at the rate of 4s. a month. "No, sir," said His Honour, who is one of the peppery sort, "you will get nothing of the kind. You have got no business to go round touting to these unhappy women, trying to persuade them in their husbands' absence to buy goods they don't want, and then bully them if they don't buy. The order is a penny a month." The newspaper before us is not clear whether Isaac did this thing, or whether the judge was merely applying experience at large to a particular case. Anyhow, the debt being £2 4s. 6d., we can see Isaac, his executors, administrators, and assigns calling for the penny every month for the next 44½ years. Thus do the Christians persecute the Jews.

We have said that the Grimsby County Court judge is peppery. Vast likewise is his sense of his dignity and importance; a sense which not infrequently comes perilously near nonsense. And apparently some of the solicitors practising before him take it more or less lying down. For instance, a few days ago a Mr. Barker appeared in a case in which it was alleged that a widow or a bedstead, or both, or something or somebody, fell through the floor into the place beneath. After the judge had summed up and the jury had retired, Mr. Barker remarked that His Honour ought to have asked the jury whether they believed the evidence of plaintiff or the defendant, not whether they thought a woman could have fallen through a hole eight inches by three. Then followed this dialogue:—"If I have said anything wrong go to the court above." Mr. Barker: "I spoke respectfully to Your Honour." His Honour: "I know you spoke respectfully." Mr. Barker: "Your Honour did not speak respectfully to me." His Honour: "How dare you talk to me in that way? I fine you £5 for contempt." Subsequently, when the jury mentioned as a reason for their verdict that they thought the lady didn't fall in one solid piece through the hole, but only a portion of one leg of her. Mr. Barker apologised for the remarks he had made in the heat of the moment, and His Honour thereupon expressed his pleasure in saying that Mr. Barker needn't pay the fiver. The whole business tickles us on the soles of the feet. If, with the most profound respect, we ventured to approach within speaking distance of His Honour, it would be to ask wherein was that solicitor's contempt of court? And we are authorities on the point.

The Isle of Wight magistrates were unduly hard upon a man summoned at the Petty Sessions for not taking out a dog licence. The man had been out of work for six months. The dog had been in his family for ten years; he had regularly taken out the licence previously, and by the time he appeared in court he had scraped the money together and paid. Yet the magistrates fined him 2s. 6d. and 9s. costs—or seven days. About twopence would have met the justice of the case. Perhaps that dog may meet the chairman of the Bench one of these days.

Perhaps when Mr. Churchill gets his Bill through we shall cease to hear these tragic stories of underpaid labour. On a recent Saturday night Elizabeth O'Brien threw herself off Lambeth Bridge, intending to take her life, doubtless thinking that death might be a little happier. That she was not successful was due solely to the vigilance of the Thames police. There was nothing against the woman. When charged at the Police Court the missionary said she was a most respectable woman, "working for the last six months in a clothing contractor's establishment, and all she could earn by continuous work was something less than a shilling a day." For "basting and finishing" police trousers she got 3¾d. For putting footstraps on cavalry overalls she was paid ¼d. a pair. The price for making Territorial riding breeches was 8d., and "the woman could not possibly make two pairs in a day." From the mention of Territorials, we gather that the contractors for whom Elizabeth worked were in the pay of the British Government, and that the eight-penny breeches were those in which the Territorials will defend the Englishman's home. Tom Hood wrote the Song of the Shirt. Here is a chance for somebody to write the Song of the Trousers.

The Labour party in Aberdeen put up a remarkable parson as their nominee for the local School Board, the Rev. H. L. Williamson, of the Scotch Episcopal Church, to wit. We have before now tumbled against some rather outrageous examples of bigotry and intolerance garbed in the cloth, but this holy Scotsman certainly has an easy showing for a front place in the procession. He writes from St. Margaret's Clergy House to a lad, that he has heard of a good place for such a one as he, but as he had handed in his Brigade uniform, and had presumably "determined to be a traitor and apostate from the Church," he could not recommend him as a suitable person for the job, for the lady who had the vacancy "would have nothing to do with any boy who had left the true Scottish Church for any Presbyterian body." The Rev. R. J. Campbell lamented the other day that "the organised Church of Christ" was becoming less and less an influence in common life. Its Williamsons explain why.

WORRIED LOOKS.—XXV.

THE SWEATER AND WINSTON CHURCHILL.

"John Bull's" Biscuits.

For stating that "the ten-months' old son . . . RAN to the gas-stove,"

THE BOWES PARK WEEKLY NEWS
TAKES THE BISCUIT.

For having carefully placed the following on its "Current Literature" page, "JOHN RUSKIN, of St. Martin's Road, was fined £20 and costs at Tottenham Police-court yesterday for loitering at Edmonton Green for the purpose of betting,"

THE DAILY TELEGRAPH
TAKES THE BISCUIT.

For reporting counsel as saying that "the accused" (aged 5) "and his wife had lived together for about FORTY years,"

THE SUNDAY TIMES
TAKES THE BISCUIT.

For saying, "If my abdication is desired, may God's will be done—ONLY YOU MUST PROMISE THAT MY LIFE WILL BE SAFE,"

THE EX-SULTAN
TAKES THE BISCUIT.

For the following advertisement in the "Amateur Photographer and Photographic News": "New Midge camera, quarter-plate, excellent lens; COST 15S., TAKE 20S.; letters only,"

C. B., OF 18, ST. STEPHEN'S SQ., W.,
TAKES THE BISCUIT.

For stating that Mr. Huntley Walker "stopped playing when his luck was going to leave him, and resumed when it returned,"

THE MORNING ADVERTISER
TAKES THE BISCUIT.

For asserting that "Cannon Street was glowing under a bright SUNSET in a cloudlessly blue sky, the month being August and the hour NOON,"

WILLIAM FREEMAN, OF *THE HOME LIFE MONTHLY MAGAZINE*
TAKES THE BISCUIT.

For alluding to a lady as "wife of a firm of pawnbrokers,"

THE WILLESDEN CITIZEN
TAKES THE BISCUIT.

For stating, when giving an account of a fire at Abernant, that "twenty-five out of twenty horses in the stable have been killed,"

THE SOUTH WALES ARGUS
TAKES THE BISCUIT.

For stating, when describing a balloon trip, that "the descent was made at 4.15 p.m.—THIRTY-FIVE minutes after the start—and the distance travelled was FORTY-FIVE miles, showing a speed of SIXTY miles per hour,"

THE STAR
TAKES THE BISCUIT.

For stating that "a friend who STAYED in the house was thrown after LEAVING it in the hunting-field and nearly killed,"

W. T. STEAD
TAKES THE BISCUIT.

For the following advertisement: "Wanted every lover of good tobacco to try 'Old Punch Brand,' cut from the finest American BEEF,"

THE BEVERLEY INDEPENDENT
TAKES THE BISCUIT.

For stating that a bell was "nine feet round IN DIAMETER,"

PEARSON'S WEEKLY
TAKES THE BISCUIT.

For reporting the death of a man "at the ADVANCED age of 3,"

THE YORKSHIRE EVENING PRESS
TAKES THE BISCUIT.

A GOOD—AND A BAD—BUDGET.

A GREAT OPPORTUNITY MISSED—"FREE TRADE" IN JEOPARDY.

By Horatio Bottomley.

For four hours and a half I listened to my right hon. friend Lloyd George making his Budget speech, and for nearly an hour afterwards I listened to Mr. Austen Chamberlain whilst, as ex-Chancellor of the Exchequer, he exercised his prescriptive right of criticism—and then I walked home, sat down by the fire and had a quiet think.

I have always liked Lloyd George—ever since I first met him, some years ago, in his capacity as solicitor for the *Daily News*, when he advised that journal to make me a public apology and pay a substantial sum to South Hackney charities. And, truth to tell, I have been slowly getting to like Austen Chamberlain. Hesitating, uncanny and aloof as he is, he yet has the old Birmingham air (we were boys together there in the early seventies)—and in public life the Birmingham air is a very attractive thing. On this occasion Austen was at his best—courtly, critical, cautious, caustic. Lloyd George was not. But, in one case, a man new to the work—a fiery Nonconformist politician, by profession a solicitor, was endeavouring to expound the national balance-sheet and to grapple with the financial requirements of the Empire; in the other, an ex-Chancellor—a man of business training—was performing the relatively easy task of indulging in a bird's-eye view of his successor's work.

Let me just remind you, in simple language, what the problem was. Mr. Lloyd George had to raise one hundred and sixty-six millions. The total estimated receipts for the current year are one hundred and fifty millions—leaving a deficit of sixteen millions. This deficit arises mainly from the following causes: Drink taxes are bringing in less every year (that is why we had a Licensing Bill!); the Navy is to cost three millions more (with provision for laying down only four *Dreadnoughts*); Old Age Pensions will require eight millions (to extend them to people of sixty-five would require nearly twenty millions more).

It had been obvious throughout that Lloyd George was suffering from mental strain. I was told that he had scarcely slept for nights—which must have been the explanation of his physical distress. For, after all, what is a four-and-a-half-hours' speech? And yet, half-way through, it became necessary to adjourn the House to give the exhausted Chancellor a rest. During the half-hour's interval we all chatted—and most of us drank. And the chat of that half-hour, quite as much as the Budget itself, occupied my thoughts as, arrived home, I sat down by that fire and had that think.

And what were my thoughts? Here they are:—

What opportunities missed!

What a jeopardy to "Free Trade"!

What a need for Business Men in Parliament!

The Sinking Funds.

Not that the Budget has not many good points The best of them, to my mind, are those which are, apparently, destined to encounter the greatest opposition. I refer to the "raid," as it is called, upon the New Sinking Fund and the abolition of the Old Sinking Fund. That is to say, instead of setting aside twenty-eight millions a year for the "service" of the National Debt, which requires only eighteen millions for interest—the difference going to reduction—the amount, in future, is to be twenty-five millions, still seven millions more than is required. The Old Sinking Fund is that into which the realised surplus in any year is paid—and in this way something between ten and fifteen millions has been put to that Fund since the present Government came into office. In other words, taking these two items together, there has gone to the reduction of debt during the past three and a half years a sum exceeding forty-six millions—*every penny of which could and, in my judgment, should have been available in relief of taxation and for purposes of social reform.* Why shouldn't we have the money? Why all this piffle about reduction of debt? Our liabilities are five hundred millions less than those of France, and two hundred millions less than those of Germany. But, even if we keep the Old Sinking Fund, I maintain that there is no reason why, in addition, we should have a fixed debt charge of twenty-eight millions, when eighteen are sufficient for the service and management of the debt. In other words, let all realised surpluses go in reduction of debt, and abolish the New Sinking Fund. That would give us ten millions a year on the basis of existing taxation, or seven more than Mr. Lloyd George provides for, after his "raid" of three millions.

The Land Taxes.

These are all right in theory, but will require much amendment in practice. The "increment" must be such as is due solely or, at any rate, mainly to public improvements; and, on the other hand, where property is injured by public works—such as the erection of a Fever Hospital—there must be compensation. In other words, the State must be just. The proposal to take 10 per cent. of the value of property surrendered at the end of lease is fair and reasonable, but it should be applicable only to leases for extended terms.

Stamps.

Here is the beginning of a sound reform, but what an opportunity missed! I shall indicate during the Budget debate how many millions can be readily raised without any cost of collection and without any interference with legitimate business. It is as simple as A B C, and will draw into the Chancellor's net all speculative transactions on the London Stock Exchange and elsewhere—which now enjoy a grossly unfair advantage over *bonâ-fide* investments. Just let me give a concrete illustration. A few Stock Exchange accounts ago two friends of mine, acting upon private advice from a common source, each bought himself 500 shares in a South African mine, quoted, in round figures, at £12. One of them passed his name, and took up the stock; the other carried over, or "contangoed" it. The man who took up the stock paid, in addition to brokerage and contract stamp, about £30 to the Government by way of transfer duty. The man who carried over the stock paid the brokerage and contract stamp and interest at the rate of 6 per cent. per annum upon the purchase price. The stock having risen thirty shillings a share, both my friends have sold out—the genuine investor making about £30 less than the mere speculator. Doesn't seem quite right, does it? Ten millions here for you, Mr. Lloyd George, and a boon to the stock-broker to boot.

Licence Duties.

Of these proposals I shall say little. They will have to be considerably amended. At present they carry the suspicion of revenge upon the Trade for the rejection of the Licensing Bill. There are (as I shall show) plenty of other hen roosts with larger eggs. Besides, the Trade already bears more than a fair share of the nation's burdens—nearly a third of our total taxation—more than the entire yield of the Income Tax. On this point I commend to Mr. Lloyd George's attention a little volume just published by H. E. Morgan, of Fetter Lane—"Hen Roosts and Public Finance"—which will show him that, taking all things into consideration, no country in the world taxes alcoholic drink as heavily as we do. I shudder to think of the dilemma of the Chancellor of the Exchequer when we are all teetotalers!

Income Tax.

Here is a chance missed! A properly graduated scale, with a rebate in favour of married taxpayers, independently of whether there be a family, might easily have brought in fifteen to seventeen millions—making the total yield of the tax fifty millions as against the present thirty-three millions. But a uniform super-tax of 6d. in the £ upon every income over £5,000—on the top of an increased general tax of 1s. 2d. in the £—may press very hardly upon many a poor landowner or merchant or professional man. The scheme is arbitrary and unscientific. The rebate of £10 in respect of every child under sixteen must have been suggested by Mr. Haldane, with his eye on the Territorials! There is no provision for a super-tax on incomes derived from Foreign Investments, which. in my view, should pay double duty.

Clubs and Tobacco.

These two items constitute the Government's patent device for committing political suicide. Many a workman's club will be sorely hit by the tax on intoxicating liquor; and many a working man will resent the inevitable increase in the price of his baccy. I noticed a good many glum faces on the Liberal benches when these items were announced, and one hon. member, who represents a London constituency, observed, "Good bye to *my* seat."

Untapped Sources.

I have no space available for following all the other proposals of the Budget—the outstanding feature of which is the apparent impotence of our "Free Trade" system to respond to the growing requirements of the Empire. I say "apparent" deliberately, for whatever may be the merits or demerits of our present fiscal policy, I am quite certain that its resources are far from exhausted. We cannot go on relying on the Income Tax and relying upon Tea, Tobacco and Drink for ever; and the fact that a "Free Trade" Chancellor is practically compelled to do so is a fine weapon in the hands of the Tariff Reformer. What about Unclaimed Balances and Securities in the hands of the bankers? What about Theatre Tickets, Advertisements, a Graduated Receipt Stamp, an Employers' Tax, Titles, Betting, and Share Certificates?* For three years I have pressed these proposals upon the Government—and they are always "receiving consideration." And what about speculative purchases of stocks and shares, which, as I have explained, at present escape the heavy tax imposed upon the genuine investor?

Business Men Wanted.

Why did I say, at the beginning of this article, that the conversation of the Lobby, like the proposals of the Budget itself, lingered in my mind? Because of the utter hopelessness of making the average M.P. understand these things. The despotism of Party is paramount. Party! The Chancellor of the Exchequer—a lawyer; the Prime Minister—a lawyer; the War Minister—a lawyer, the President of the Board of Trade—a literary man; and so on all through the piece. Brilliant men, if you will—but helpless in the hands of the Permanent Officials. *Where are the Business Men?*

A Penultimate Budget?

What is the hidden meaning of the whole thing? Has Mr. Lloyd George purposely under-estimated income, and purposely suspended the Old Sinking Fund, with a view to going to the country *next* year with an artificial surplus and a big programme of Social Reform? If so, *it is too late.*

* *Apropos* this suggestion the following question and answer, from the Parliamentary proceedings of May 3rd, are illuminating:—Mr. Lloyd George stated, in reply to Mr. Bottomley, that the total of the capital of registered joint stock companies in the United Kingdom on April 1st, 1908, was 2,123 millions, and an ad valorem stamp of 1d. in the £ on the nominal amount of the stocks and shares would realise £9,000,000.

THE NAVAL ENQUIRY FARCE.

Last week the recently appointed sub-Committee of the Committee of Imperial Defence held its first meeting at the offices in Whitehall Gardens. As our readers know, this sub-Committee has been appointed to consider certain statements of a most grave character contained in a letter addressed by Lord Charles Beresford, until a week or two ago Commander-in-Chief of the North Sea Fleet, to the Prime Minister, in which Lord Charles alleges that the Home Fleets have never been, during the last two years, in a condition fit to meet the enemy. It would be difficult to imagine a statement of a more disturbing character. It is made by the sailor whose official position, until the other day gave him the best means of judging of the actual condition of the Fleet. It is made by one who, rightly or wrongly, enjoys the confidence of the nation in a special degree, and it is well known that the statements of the letter gave expression to the opinion of other very leading sailors.

What is the charge submitted by Lord Charles Beresford? It is that the safety of the nation has been imperilled by incompetence and crass neglect at the Admiralty. It is that whilst we have been spending more than twice as much upon the Navy as any other country, and whilst we are supposed to have a Fleet of unexampled strength, in truth our Fleet is in such a condition that the issue of a fight with Germany, even now, would be doubtful. That is an indictment not only of the Sea Lords, not only of the First Lord of the Admiralty, but of the Cabinet as a whole.

The only way to ascertain whether Lord Charles Beresford's indictment is a true indictment is by means of competent and independent enquiry. How would the ordinary man set about to secure that enquiry? Surely he would see to it that the men who were to form the examining tribunal were at once competent and independent. It is not difficult to imagine a tribunal whose decision would be accepted by the nation as conclusive. It might consist of, say, Admiral Wilson, than whom there is no abler sailor and naval strategist living. He would speak with authority upon the question of the disposition of the Fleets, and come to the aid of the other members of the Commission with his technical knowledge; of Mr. Thurston, a civilian who brings great knowledge and sound judgment to bear upon naval affairs; of Mr. Carlyon Bellairs, a persistently hostile critic of the Admiralty, but, nevertheless, a man very well acquainted with naval affairs; of Sir Wm. White, ex-Constructor of the Navy; and, say, Lord Brassey, who for very many years has followed closely the developments not only of our own, but of other Navies. The decision of a tribunal of that kind would be accepted by reasonable men as conclusive.

But what is the actual tribunal? It consists of the Prime Minister, the Secretary of State for Foreign Affairs, the Secretary of State for the Colonies, the Secretary of State for India, and the Secretary of State for War. In other words, it consists of the five leading members of the Cabinet whose conduct is arraigned. Does any sane man suppose that these gentlemen, not one of whom has any special knowledge of naval affairs, or is known to have given time and attention to their consideration, will give a verdict against themselves? Is it possible to believe, human nature being what it is, that even that austere politician, Lord Morley of Blackburn, will have the necessary courage to brand himself as a betrayer of his country's safety, assuming the facts to support so terrible a charge? The thing is inconceivable. It is not necessary to attribute to these five gentlemen a double dose of original sin, or to suppose they are less conscientious than their neighbours, when repelling the idea that they will bring themselves to report as they should if the facts are as Lord Charles Beresford alleges. It is a sham enquiry that ought not to deceive an infant, and which will leave the question as to what is the real condition of the Navy just where it was before Lord Charles Beresford's letter. If we are to know the truth, there must be independent enquiry, and we very much fear that has been retarded rather than facilitated by the course taken—no doubt with the best intentions—by Lord Charles Beresford, a course which will make it very difficult for him to come forward by-and-bye as otherwise he might have done, and as the state of the Navy may require him to do, to demand that public, or, at any rate, that independent enquiry which alone can be adequate.

"JOHN BULL'S WHO'S WHO."

LITTLE THINGS ABOUT BIG PEOPLE.

By Richard Morton.

Asquith, H. H.—Went to the bar, married Miss Tennant, was persecuted by suffragettes, and became Prime Minister.

Austin, Alfred.—Somebody had to be Poet Laureate, so this is the one. Part of the Laureate's salary in the past was a cask of sack, but up to now the sack has been withheld.

Avebury, Lord.—Invented August Bank Holiday, and wants to stop play on every other day in the year. Is said to be a banker, but appears rather unbusinesslike. Innocent but dangerous.

Balfour, Arthur J.—Had the luck to be the nephew of his uncle. Is therefore the leader of his party. *Amusements:* Golf and Tariff Reform. *Clubs:* Niblick, Putter, etc.

Bigham, Mr. Justice.—A Judge. Owes his fame largely to picture postcards, his clerk being the father of the Misses Zena and Phyllis Dare.

Booth, William.—Our only general.

Caine, Hall.—Looks like Shakespeare, but isn't. Would have made a first-class advertising agent, but is doing well as a minor novelist.

Carnegie, Andrew.—Has started quite a number of free libraries. After he sets them going they become a burden to the ratepayers, but they serve a useful purpose as places to study the odds or go to sleep in.

Churchill, Winston.—An American story-teller.

Churchill, Winston S.—An English ditto.

Corelli, Marie.—Has induced a number of people to read a number of books she has written. Won't be photographed, but ought to, or posterity will be angry if they don't know what she looks like.

"Dagonet."—This is really Mr. George R. Sims, but his incurable modesty prevents him from announcing the fact more than once a week. Wrote "How the Poor Live," and invented a hair restorer.

Doyle, Sir Arthur Conan.—Wrote Sherlock Holmes, received a title and became an Imperialist. Was once a doctor, but preferred to kill people with pen and ink instead of drugs.

Kipling, Rudyard.—Wrote the comic song entitled "The Absent-minded Beggar," which was a great success at the Alhambra. So got the Nobel Prize for his efforts in the cause of peace.

Lipton, Sir Thomas.—Circulator of the cup that cheers others, but the cup that would cheer him will not come his way. Has plenty of pluck, and believes in the wrapper and the string. His knighthood cost him £25,000, but he has never grumbled.

Lloyd George, David.—A lawyer; otherwise an honest man. Has done a great deal of things, but believes in robbing hen roosts and is a teetotaler.

Pankhurst, Mrs.—Asks for a vote and will see that she gets it. Belongs to the Manchester school of thought, but is a clever woman. Sportsmen may bet on her with safety.

Pankhurst, Christabel.—A chip of the old block.

Rockefeller, John D.—A glorious product of the land of freedom. Though a first class millionaire, is also a low flash one. Goes to chapel and Sunday school, but cannot keep his hair on. Imports his own parson, yet many people doubt whether he is good enough for Paradise.

Shaw, George Bernard.—A writer of inconsequent conversations, sometimes called plays. In olden days prizes were given to competitors for grinning at the public through horse collars. Mr. Shaw is entitled more than anybody else to grin at the public to-day, for it accepts him at his own valuation.

Twain, Mark.—An American humorist, perhaps more American than humorist. Is a careful man and never wastes a joke. He serves it up reasonably fresh to start with, serves warm next time, then tepid, then cold, then colder; puts it through several other stages, and makes a hash of it at last. Has been very witty at the expense of Adam and Eve, and glories in the humours of his own funeral. May it be long ere it comes.

Waller, Lewis.—The adored one. Produced a play in which a Frenchman made mincemeat of English society, proving everybody a rogue or a coward, or both. This so took the taste of English audiences that he has been "Monsieur Beaucaire" ever since, and so has greatly aided the *entente*.

THE DUCHESS.

A TERSE TALE.

By Sydney E. Engleman.

They said that she was painted, but you know how spiteful other people always are. I have always thought that, had she not been the Duchess of Teddington, they would not have been half so anxious to asperse her character. Not, mind you, that I am able altogether to contradict these reports. There seems to be little doubt that she really was painted; they maintain it was scarlet, but I don't think it was nearly as black as that, if you can follow me. . . . They say she was anything but green, and there I believe them. Perhaps, however, the most unkind thing that people said about the Duchess was that once she started to "spout" (they were very common people who used to tell me about her, much addicted to the use of slang and quaint idiomatic phrases, which I, perforce, am compelled, for the want of better, to adopt); it was a weary while before you could get her to "shut off steam." In the daytime this failing was tolerable, but towards night I can well believe that it became trying. Shrill and insistent she was, too, and only those sleepers who were such in a permanent way could, so they tell me, stand her tremendous racket.

Another allegation against her was that she was fast. Of this I have little evidence beyond their spoken (and but half-accepted) word. Truly, I am not one to give currency to mere rumour, nor will I vouch for every little scandal that reaches my ears; but that she did "go the pace" (as they put it) on at least two occasions I have, I regret to say, documentary evidence, in the shape of reports in several well-conducted newspapers. Afterwards she mended her ways, I prefer to think. After all, charity comes in handy when you're not quite sure of your facts—and, in addition, saves libel actions.

Mind you, she had her good points. With a firm hand to guide her, as in some of her best years she had, she went straight for a long time; and even when in course of years that hand was transferred to another sphere, she only once "wandered off the track." I am told, too, that even this *contretemps* resulted in no serious or lasting damage. The "silly old buffer" (once more to quote my slangy informants) who tried conclusions with her suffered far the greater of the two.

But age did not deal too kindly with her. One does not, indeed, shirk the truth; but, if it can be made more palatable by any toning-down process, surely it is our duty to adopt such methods. Therefore I will adopt once more the idiomatic descriptiveness of her intimates, and, by informing you that "she had a screw loose," leave you to draw your own conclusions. I myself did not immediately gather what was meant when they told me. I thought for a few seconds before replying.

"Tell me," I said at length, dropping into their vernacular, "do you mean 'off her nut?'"

"Not exactly," said they, "but you're nearly right. The nut came off her—to be absolutely correct—in the middle of a trip, and then a rod snapped and the driving-wheel broke. All on account of a loose screw. Fortunately, she was slowing down in a station, so no one was hurt. But it's doubtful if the Duchess will ever run another train out of Paddercras Station."

Now you have heard all about the Duchess.

THE DEAR DEPARTED.

Farewell, farewell, the fates unkind
  Decree that we must part,
'Twere pain to stop, 'tis pain to go,
  Farewell, farewell, dear heart.

They counsel me that time will find
  Some other in thy stead,
That Nature's hand will soothe the pain
  Of parting, that I dread.

That if I tarry nought but harm
  Can you and me befall,
So once again, my own, farewell—
  Farewell for good and all.

* * * * *

'Tis done and now I fain must seek
  With human aid to build
Some iv'ry tomb to guard the spot
  Which once my tooth had filled.

R. de L. Galvaner.

By its QUALITY

Stephens' Ink

has for 77 years
held the home market,
and has *FORCED*
its way through
every tariff abroad.

RESOLUTELY
REFUSE
SUBSTITUTES.

THE INVENTIONS OF JONES.

By Hugh Wyand.

Jones was a born inventor. He was not one of those knotty-brained ones that spend a lifetime thinking out one thing, and then never get it thought out in time after all, but one of those prolific pests that launch out into a new idea every day.

Ninety-nine out of every hundred ideas, he was certain, would be good things if he worked them out; the hundredth he worked out and lo! it wasn't a good thing. But he persevered. Or rather he followed his instinct, and his friends persevered in their endeavours to stop him. But it was inborn, and their efforts were unavailing.

Before he had cut all his teeth, he had invented new ways of falling downstairs, combining the minimum of stairs with the maximum of bumps; and before he could walk he had perfected a method of cutting teeth without dribbling, by means of fits and convulsions. So his friends and relations left him to his devices, to do his worst—and he did it.

His friends never greeted him with "How do you do?" or "Hope you're well?" They would say: "Invented anything lately, Jones?" or (if they felt nasty), "What's the latest failure?" But he smiled scornfully, and went on his way inventing.

He had schemes for everything, from a flying machine downwards—which was the direction they usually took. He had invented a fountain-pen. Smith tried it, and said there was too much fountain about it, and too little pen; but he had used it as a pipe-stopper with great success. Jones said nothing, but he devised a new pipe-stopper. It stopped all his pipes so successfully that he quite lost his taste for tobacco before he could get them to go again.

But he had originated a wonderful collar-stud. "It's quite a simple little thing," he said, "but it's just simple things like this that nobody seems to think of, you know." He thought a lot of this collar-stud; he had spent a lot of time over it—in fact was still spending a lot of time over it—every morning. But his friends as usual were guarded in their expression of approval. Brown, to whom he had shown the ground plan and elevation of the idea, said it was all right on paper, but he didn't think it would be much good for linen. He said the only people likely to push it would be the shirt-makers, but even they would not be able to push it through a shirt. As an alternative he suggested that he should present a specially prepared shirt to every purchaser of a set of studs.

Robinson said there was one great advantage about this stud: if it dropped behind the chest of drawers when you were dressing in the morning it didn't cause you to use profane language; you simply used one of the old sort, and caught an earlier train.

Of course, being a married man, Jones had invented several little household contrivances. One of these, a patent automatic self-adjusting egg-boiler was his masterpiece in this line. It was simplicity itself: you put the eggs on, set the machine, and when the bell rang they were done. Unfortunately the machine was so delicately adjusted that all the time the eggs were on, the servant had to hold her breath, and walk round the kitchen on tip-toe. If she slammed the oven door or coughed—the bell registered "Done." When Jones had chased warm eggs round his plate for a week, he bought the servant a clock, and then the machine worked perfectly. When it rang, she only had to look at the clock to see whether it was the right ring. Jones was very proud of that servant; she was the only one who had out-stayed three of his domestic inventions.

Jones's brain was very active on the subject of the baby. His paternal pride had caused him to ignore the promptings of his inventive bump for three days when first it was born, and he had talked "baby" like any other ordinary fond father; but he made up for it! He invented all round that baby, and before the sixth day, doctor, nurse, mother, relatives and friends were up in arms against him. The nurse "never *did* see anyone like Mr. Jones," and made significant remarks as to the hereditary nature of insanity, coupled with suggestive hints as to the mental soundness of baby's paternal grandfather. But Jones was not crushed. He would soon convince everybody that he knew what he was talking about.

When the baby was a month old, Jones had the inspiration of his life. He had observed that the baby was never so quiet as when the nurse had it on her lap face downwards. She would take it straight from his arms, black in the face with screaming, and in two minutes it would be peacefully dribbling on to the new fender. Jones' brain began to work when he saw this, and he resolved that it was unnatural to hold so young a baby upright, and that something should be contrived so that it might always be carried about face downwards. Besides being better for the baby, it would be much more easily carried that way. This was the origin of Jones' Patent Hygienic Baby Carrier.

The design was, as usual, simplicity itself. It was a sort of sling a cross between a large string-bag and small hammock. It was held by strap handles, and could be disguised to look like an ordinary bundle of wraps, and was carried in the same way as one. Safety, comfort, and appearance were combined in this ingenious device, and the only possible drawback—the contact of the baby's soft head with a hard lamp-post—was smilingly refuted by Jones: "Why carry it head foremost?"

So he made a carrier, and while nurse bridled and snorted, and mother trembled and had horrible dreams, the hygienically-to-be-carried baby slept on, blissfuly unconscious of what was being prepared for it.

But when it came to the "push," and Jones triumphantly exclaimed, "There it is! Try it!" both nurse and mother refused point-blank. Nothing he could say would alter their resolution, and for days the patent carrier remained untried; till one day Jones said to his wife, "*I'll* carry it; you walk to the station with me, and if I have carried it there, surely you won't mind bringing it back!" Mrs. Jones agreed; and, wrapping the carrier round with rugs to look as much like an ordinary bundle of wraps as possible, they started.

Jones was elated. It was perfect; it was as easy as carrying a bag. At the station, Mrs. Jones carefully deposited the bundle on a seat, and leaving Jones in charge, went to buy a paper at the bookstall. At this moment the train came in, and an officious porter, who knew Jones well, lifted the bundle off the seat and swung it into a compartment with a "There you are, sir!" Jones, thunderstruck, dived in after it, the door slammed, the train started, and there he was!

Here was a situation! It was Jones' usual train, a fast one, and did the journey to town in twenty minutes without a stop. Two or three of his acquaintances were in the compartment and nodded to him. A stranger in the corner, whose foot he had trodden on in his violent entry, sat glowering at him. Jones placed the wretched bundle on the rack opposite him, and watched it. What should he do? Supposing it moved, or cried, or supposing—and Jones nearly fainted at the thought—it was dead, suffocated! Would the journey never end! He believed the stranger in the corner suspected something; and Jones was pale as a ghost—he knew it; and the perspiration trickled down his face as he watched that bundle. He hoped it wouldn't cry; then he wished it would. He believed that stranger would follow him when he got out. What should he do if it were dead? Should he bolt and never return? He saw imaginary police notices starting with a huge "Whereas."

At last the train pulled up. His acquaintances nodded; one of them said something—he didn't know what; a boy said "Carry your parcel, sir?" and the stranger! Was he following? The bundle was quite still. He wished he knew which was the head end. The next train back was in ten minutes, but they seemed hours. He dared not go into the waiting-room; he was afraid to walk about; he was frightened to put the precious bundle down. He wondered why it was so quiet; but he had heard young babies slept through anything. He longed to look inside, but couldn't pluck up the courage; besides, he might be watched. The railway policeman was certainly regarding him strangely; and he knew he looked guilty.

At length the interminable ten minutes elapsed. He scrambled half-fainting into a compartment, and after an agonising half-hour reached his destination. He tottered up the stairs, and rushing blindly down the road, reached his gate, and banged at the door in an agony of fright.

The nurse opened it.

"The baby! The baby!" he yelled, wildly pointing to the fatal bundle.

"The baby?" echoed the nurse. "Oh, bless yer life, he's sound asleep in bed—been asleep these two hours!"

"Asleep? Bed?" gasped Jones, as he collapsed on a seat.

"Well, you didn't think Mrs. Jones would have let you cart the sweet darling about in that there patent thing, did yer? Bumping his precious head against lamp-posts, and—but here she is. *She'll* tell you all about it."

And she did.

Jones still talks about his inventions, although he has quite given up the practical side of the subject; but there is one he does not even talk about (except in his sleep), and that is the Patent Hygienic Baby Carrier.

What is Your Number?

See page iii of cover.

The Man at the Top.

"The Man at the Top" in the Business World is an object of keen and legitimate interest to all able and ambitious young men who mean to get there, though they may be at present at the very bottom of the Business ladder; as also to all tradesmen, managers, shopkeepers, agents and manufacturers, who see themselves in danger of being "crowded out," owing to the strain of Business Competition.

We hear a great deal of the strain and stress of business life, of the remorseless fight for supremacy that goes on in every department of the commercial world.

Never before was the competiton so keen, the rush to obtain the prizes of commerce so rapid. "You must tread on other people's toes in business," says a man who knows, "if only to prevent their treading on your toes."

In business it is impossible to stand still; if you are not going forward you are going backwards, though some time may elapse before you discover the fact. But let us look at the other side of the picture.

"There's always a crowd at the foot of the hill,
But there's plenty of room at the top."

Success in business bears many points of resemblance to any other stiff uphill climb. Widening opportunities for further development present themselves at every step. Nor is it necessary to say that every man worthy of the name who enters the Commercial world will be contented to aim at nothing less than "getting to the top."

One of the first things to be done by the ambitious man who means to succeed in Business—to get to the top—is to acquaint himself with sound Business knowledge, to learn all about Business methods and practice, to acquire new Business ideas and to know how to expand and develop them.

Business Knowledge is the Key.

A man's success in Business is in exact ratio to his expert knowledge of Business. But the practical man is so deeply engaged in the actual pursuit of Business that he has no time to make a study of its abstract principles. The Busy man's best plan is to acquire a copy of that wonderful Book, "The Business Encyclopædia," and to refer himself to it whenever he is in doubt as to a question of Business methods, Business details, or Business practices. In this way he acquires rapidly and without effort that knowledge that makes for success.

Business Success

follows the use of the "Business Encyclopædia." The "Business Encyclopædia" contains everything a Business man ought to know. It deals with over 12,000 points directly or indirectly relating to Business, Money, and Trade. A moment's thought will, therefore, convince the practical man that this work is not only necessary—that it is indispensable.

The use of the "Business Encyclopædia" is a distinguishing mark of the men at the top. The men who come to the top are the men who use the "Business Encyclopædia."

Nor is this surprising when we remember that in the Business world a very great deal of talent is wasted for want of a very little self-confidence. The use of the "Business Encyclopædia" which is written by Business experts, by men who have built up the big businesses they represent from little businesses—gives a man confidence in his own capability. It encourages him to put his own business ideas into practice; it enables him to go on from one Business success to another, until he reaches the top.

The Standard of Efficiency.

When we point out that over 40,000 well-known firms and Business men have ordered and are now using the "Business Encyclopædia," you will understand that the standard of efficiency in the Business world is higher to-day than it ever was before. You cannot afford to ignore this fact. You cannot afford to be inefficient. You must keep in line with the latest Business knowledge, and raise your own standard of Business efficiency up to and beyond the standard; by doing this you increase your own value in the commercial world. You *must* have the "Business Encyclopædia," and use it, because this is the only work published in England that deals with the great and increasingly important subject of Business from every point of view.

Written by Business Experts.

The "Business Encyclopædia" is written by practical men for practical men, and the object kept steadfastly in view is to give such an exposition of Business principles and practice as will enable any intelligent man, by reference hereto, to deal with any matter of business that may come before him. Amongst its contributors will be found Business men who have made the businesses they represent, and built them up to the position they occupy to-day; side by side with these are men whose lives have been devoted to teaching Commercial principles and practice, and whose place in the academic and commercial world is authoritative.

The names of these expert contributors include Mr. Richard Burbidge, Managing Director of Harrod's, Ltd., Mr. S. J. Waring, the moving spirit in the great house of Waring and Gillow; Mr. J. Murray Allison, Advertisement Manager for *The Times*; Mr. Laurence R. Dicksee, M.Com. F.C.A., late Professor of Commerce, London University, &c., &c. What these men do not know about Business isn't Business knowledge; they place this expert knowledge of Business at the disposal of practical men who are straining after Business success.

THREE OPINIONS.

1. MESSRS. J. S. FRY AND SONS, LTD., BRISTOL:
"The volumes have already proved of great use to us, and we would not be without them on any account. We strongly advise all commercial men to purchase the work."

2. A TRADESMAN'S OPINION:
Messrs. M. Millwood and Son, Drapery and Grocery Stores, Swanage: "Every item in it is most valuable, and it is arranged in the simplest possible manner. No business man can afford to be without it in these days of keen competition."

3. A CLERK'S OPINION:
Mr. G. Read, Clerk, Fortnam Road, London, N.: "I regard the 'Business Encyclopædia' as a most profitable investment, and I very much regret that such a work did not come my way earlier in my life."

A FREE BOOK.

The Publishers have compiled a handsomely illustrated book—"THE PRACTICAL BOOK"—which will be sent to you *post free*. It contains information of priceless value to the man who means to succeed. It will tell you all about the "Business Encyclopædia," and how it can be obtained for a first payment of 1s. 6d., the balance to be paid by small monthly payments.

To the CAXTON PUBLISHING CO.,
Clun House, Surrey Street, London, W.C.

Please send me, free of charge, a copy of "THE PRACTICAL BOOK."

Name .....
(Send this Form or a postcard mentioning JOHN BULL.)

Address .....

.....

THE TRUTH ABOUT THE YOUNG TURKS.

By Herbert Vivian.

The aged reprobates who call themselves Young Turks have outdone themselves. With cynical cruelty they have repudiated their solemn oaths of allegiance to their Sovereign and Caliph, they have forced the Sheikh-ul-Islam to sign a transparently mendacious fetva, they have set up a blind and idiotic puppet to tyrannise Turkey in their name.

Alien Invaders.

It is important to enquire who they are and whom they represent. To begin with, many of them are not Turks at all. I observe that, when Carasso Effendi, the chosen emissary of the insurgents, violated the sanctity of Yildiz Palace to lay violent hands upon the Anointed of Allah, he and his companions "divested themselves of their overcoats AND HATS." This is significant, for Moslems do not wear hats, nor do they remove their fezzes on entering a dwelling. The outrage on the Commander of the Faithful was therefore relegated to giaours. Again, the correspondent of the *Daily Telegraph* recognised in the army of alleged liberators a number of Bulgarian bandits disguised as Turkish soldiers. They even included the notorious Panitsa, who slew Sarafof. The movement then was not a Moslem one exclusively.

A Middle-class Movement.

Nor was it national or popular. The great mass of the Turkish people was, probably still is, devoted to Abdul Hamid. The insurgents represent only the middle classes and the modern spirit of unrest, inspired in many cases by disappointed ambitions. The last Selamlik, when the invaders were at the gates of Constantinople, demonstrated very clearly what the natural, spontaneous feelings of the Turkish masses were towards His Majesty. Rarely has any monarch aroused such intense enthusiasm. Evidently in the minds of the populace the true liberator was Abdul Hamid, not the heterogeneous riffraff which has risen against him. Note also the large number of his avowed supporters. A wicked tyrant does not readily find ten thousand soldiers ready to defy their officers and risk everything in order to bolster up a system of oppression. It is admitted that there were 2,000 killed and wounded, 4,000 prisoners at the taking of Constantinople; probably there were a great many more. The change of ruler was therefore by no means unanimously desired in the capital of the Empire. What action will be taken in Asia remains to be seen. It is certain that Abdul Hamid must have millions of devoted partisans wherever the traditions of the Ottoman race still survive. Will they take this revolution lying down, and acquiesce tamely in the overthrow of all their ancient ideals?

Treacherous Traitors.

It is clear that there was a great deal of trickery about the recent rebellion. Assurances must have been given to His Majesty that he would not be robbed of his throne. Otherwise he would certainly have left Constantinople while he was still free to do so; he would have placed himself at the head of his faithful subjects and proclaimed a holy war. Or at least he would have organised the 10,000 soldiers in his capital and resisted to the end. As it was, the defences of Constantinople were not occupied and the troops remained in their barracks, helplessly awaiting the onslaught of the enemy. We may never know what means were employed to cozen the Sultan, but it is safe to assert that there was some very dirty work.

Patriots with Itching Palms.

And the character of the rebellion is emphasised by sinister announcements that the patriots mean to lay hands upon His Majesty's private property. It is not even to be passed on to his successor, the puppet Reshad Effendi, but will probably go to reward the disinterested heroes of the hour. Why again did they deem it necessary to break into the palace of Yildiz unless it was in search of loot, like mere ordinary criminals?

Smug Snufflers.

One of the many irritating aspects of the whole affair is the smug, unctuous attitude of the victors. They never cease soliciting our admiration for their moderation, for their avoidance of bloodshed, for their fidelity to the Constitution. Everybody who does not agree with them is very naughty indeed, while they themselves are almost too goody-goody for this world. No doubt one does not expect rose-water in a revolution, but all this talk about legality is the merest flapdoodle. Look at the fetva which the Sheikh-ul-Islam was compelled to issue. "Suppression of sacred books": what a motive for dethronement! "All kinds of tyrannies": how impudently vague! "Having sworn to return to virtue, breaks oath": but what is political virtue? "His fall can only be beneficial": to whom? I wonder what would have happened to the Sheikh-ul-Islam if he had had the courage to refuse his approval of this absurd document.

The Puppet on the Throne.

The rebels are also claiming credit for having transferred the crown to the lawful heir, but we may be very certain that they only did so because he was an ideal puppet, who might be relied upon to obey their orders. There is still to be a Sultan at Constantinople, but only so long as he does what the Committee of Union and Progress tells him to do. A Sultan of old was known as the Shadow of God; now we are to have the Shadow of a Committee instead. And what a shadow! Eye-witnesses have described him as he came blinking out of his captivity, with swollen eyes like one just awakened out of a long sleep. What can this Rip van Winkle know of history or policy or the simplest problems of the hour? What an irony, that this rag-doll should be girt with the sword of Othman, should sit upon the throne of Mahomet II. and Solyman the Magnificent, should succeed a ruler whose stupendous statesmanship has won the admiration even of his bitterest enemies. In all the sadness of exile, imprisonment and disease, the old Sultan may well find some compensating mirth in the observation of the fortunes of his supplanter. The puppet propped up by these modern Janissaries!

HUMAN DOCUMENT.—XLII.

We have received the following letter and are satisfied of the correctness of its statements. Can any reader lend a helping hand to our correspondent? If so, we shall be happy to put him in communication:

> As you have been able, through the medium of your journal, to relieve your readers who are unfortunately in distressed circumstances, it occurred to me that you might possibly be able to assist me.
>
> I am a solicitor's clerk with over twelve years' varied experience, used to High Court practice, Somerset House work and the general routine of a solicitor's office, and a good shorthand writer. I am now, and have been for some time, out of employment, owing to slackness of business of my late firm, who have given me a testimonial, copy of which I send you. Prior to this I was in the employ of a solicitor in Chancery Lane for four years as shorthand and general clerk, and left owing to his decease. The practice has been taken over by another solicitor, a friend of the deceased, who I have known for several years, and can obtain an excellent reference from him. Although I have advertised in the *Law Times* several times as per advertisement enclosed herewith, and put an entry upon the Law Society's Register, I have not yet been successful in getting suited with a situation. I may mention that I am a member of a Friendly Society formed for the purpose of giving relief to members when sick or out of employment, and have claimed on the funds of the Society, but as the amount I receive from them now is only 10s. a week for eight weeks I find it very difficult to make ends meet and am at my wits' end to know what to do. I am thirty years of age and single. If you or any of your readers could assist me in the direction indicated I should be very grateful.

We have received so many letters from readers interested in the case of the writer of Human Document No. XL, who asked if some kindly disposed childless couple would take his two infant children, or one of them, for a time or permanently, that we find it impossible to answer them all separately. We desire therefore to acknowledge them in this form, and to say that all the letters have been forwarded to the writer of the Document, who will no doubt communicate directly with their writers, and we have no doubt that from the many homes offered he will be able to select some one, or perhaps two, for his young children to his own great relief and their benefit.

We have also received a postal order for £1 from a reader who wishes to remain anonymous, which we have forwarded to the writer of the Document.

Referring also to Human Document No. XLI. in which the writer, not wanting money help, asks for a cast-off suit or two, and gives his dimensions, we have received from Mr. A. E. Hall, 6, Market Street, Kettering, a good coat and vest which we are forwarding to the writer.

We have also received a suit of clothes from an anonymous donor, which has been forwarded.

An Imperial Series.

ROMANCE OF EMPIRE

Edited by JOHN LANG.

CANADA. By BECKLES WILLSON. Illustrated by Reproduction in Colour of Twelve Original Drawings by HENRY SANDHAM.

"Mr. Beckles Willson knows his Canada well. He has made a fascinating book out of the adventures of Champlain, de la Tour, and Tracey. Our author writes with sympathy and enthusiasm."—*Spectator.*

AUSTRALIA. By Dr. W. H. LANG. Illustrated in Colour by G. W. LAMBERT.

"A volume of truth that reads more like true fiction."—*Observer.*

OUTPOSTS OF EMPIRE. By JOHN LANG. Illustrated in Colour by JOHN R. SKELTON.

"We find ourselves occasionally catching our breath at the relation of some dare-devil enterprise which went to the building up of Empire and sea-power."—*Saturday Review.*

NEW ZEALAND. By REGINALD HORSLEY. Illustrated in Colour by A. D. MCCORMICK, R.I.

"A fascinating panoramic story of our island colony."—*Globe.*

INDIA. By VICTOR SURRIDGE. Illustrated in Colour by A.D. MCCORMICK, R.I.

"No one who takes the volume up will willingly lay it down again unfinished."—*Sheffield Telegraph.*

Square 8vo, cloth, with characteristic design, **6s.** net per vol.

Also in roxburghe binding, **7s. 6d.** net per vol.

A Cheap Re-issue: Gleeson White's Great Book for **5s.** *net; Original price,* **50s.** *net.*

No other Collection is so typical of British Art.

THE MASTER PAINTERS OF BRITAIN

By GLEESON WHITE

Late Editor of "The Studio," &c.

164 Plates of Representative British Paintings, with Descriptive Text, Special Introductions, Biographical Dictionary of Artists, &c.

One Vol., decorated boards, **5s** *net, and bound in art cloth* **7s. 6d.** *net.*

JACK'S REFERENCE BOOK

FOR HOME AND OFFICE

1088 *pages, quarto, cloth,* **5s. 6d.** *net; cloth gilt, red edges,* **5s.** *net; half-bound,* **6s. 6d.** *net.*

☞ **Always standing in type and kept up to the latest date**

A UNIVERSAL ENCYCLOPÆDIA
A MEDICAL DICTIONARY
A LEGAL AND COMMERCIAL GUIDE
A GUIDE TO EDUCATION AND THE PROFESSIONS
A GAZETTEER OF THE WORLD AND EMPIRE
AN ENGLISH DICTIONARY
A SOCIAL GUIDE, ETC.

***** The Cheapest Book ever Published**

"An extraordinary wealth of well-condensed and well-arranged information upon ALL MATTERS OF HUMAN INTEREST."—*The Scotsman.*

RECENTLY ISSUED. AN ENTIRELY NEW EDITION OF

FAIRBAIRN'S BOOK OF CRESTS.

As against 223 plates in the 1892 (Third) Edition there are over **300** in the new Edition. The text portion has been **entirely re-set**, and greatly extended.

The only authoritative and the most complete collection of Crests and Mottoes in use in this country.

The work consists of: 1. Nearly **5000** Engravings comprising over 300 Plates. 2. A list of many thousand Crests properly described under the surnames of the individuals using them. 3. A Collection of Mottoes. 4. A Key to the Illustrations. 5. A Glossary of Heraldic Terms.

The above New Edition is now re-issued at 25s. net. (Original Price £3 3s. net.) (2 Vols, 4to, Cloth gilt as before.)

"'Fairbairn's Book of Crests has been a familiar work of reference for nearly half a century. . . . For the arrangement of the volumes we have not ing but praise. . . . 'Fairbairn' is so desirable a book of reference that its long-continued vogue is in no way surprising."—*The Standard.*

THE WORLD'S STORY-TELLERS.

THE BEST OF THE WORLD'S STORIES IN A HANDY FORM.

Each volume will contain one or more complete stories by one of the greatest story-tellers of the world, an Introductory Essay by Mr. ARTHUR RANSOME, and a Frontispiece Portrait by Miss J. GAVIN.

Volumes already Issued:

GAUTIER—HOFFMANN—POE—HAWTHORNE—MERIMEE—BALZAC—CHATEAUBRIAND—STORIES BY THE ESSAYISTS—CERVANTES.

Other Volumes in preparation.

"These little volumes of stories form in themselves a literary treasure of rare jewels, and Mr. Ransome's critical introductions double their value." *Bookman.*

Cloth, **1s.** net; also cloth gilt, gilt top, **1s. 6d.** net.

MASTERPIECES IN COLOUR

Each volume contains 8 Pictures reproduced in Colour, together with a Monograph on the Artist by a Writer of Distinction

Price **1s. 6d.** *net* (*Size* 6 × 8)

Volumes already Issued:—

VELAZQUEZ	By S. L. Bensusan.
REYNOLDS	By S. L. Bensusan.
ROMNEY	By C. Lewis Hind.
TURNER	By C. Lewis Hind.
GREUZE	By Alys Eyre Macklin.
BOTTICELLI	By Henry B. Binns.
BELLINI	By George Hay.
FRA ANGELICO	By James Mason.
REMBRANDT	By Joseph Israels.
ROSSETTI	By Lucien Pissarro.
LORD LEIGHTON	By A. Lys Baldry.
RAPHAEL	By Paul G. Konody.
HOLMAN HUNT	By Mary E. Coleridge.
TITIAN	By S. L. Bensusan.
CARLO DOLCI	By George Hay.
MILLAIS	By A. Lys Baldry.
GAINSBOROUGH	By Max Rothschild.
TINTORETTO	By S. L. Bensusan.
VAN DYCK	By Percy M. Turner.
FRANZ HALS	By Edgecumbe Staley.
LUINI	By James Mason.
LEONARDO DA VINCI ...	By W. M. Brockwell.
WHISTLER	By T. Martin Wood.
RUBENS	By S. L. Bensusan.
HOLBEIN	By S. L. Bensusan.
BURNE-JONES	By A. Lys Baldry.
VIGEE LE BRUN	By C. Haldane M'Fall.
MILLET	By Percy M. Turner.

And Others.

Church Times. "A wonderful feat."

Observer. "Marvels of colour reproduction."

Clarion.—"Really amazing volumes.

London: T. C. & E. C. JACK, 16, Henrietta Street, W.C.; and Edinburgh.

THE GAS LIGHT AND COKE COMPANY AND ITS CUSTOMERS.

UNCLAIMED BALANCES.

Some weeks ago we directed attention to the way in which some of the collectors of this company had been in the habit, by means of undersetting slot meters, of collecting debts due by other people from the present users of gas. At the same time, we recalled the experiences of men of business who had to pay many hundreds of pounds to this company over and above what was due to it, because their gas meters had registered fast.

Our attention is now directed to another peculiar practice of the Gas Light and Coke Company which has not received the public attention it deserves. We refer to the company's system of exacting deposits before consenting to supply gas. No deposit, no gas. A printed form sent out by the company contains this intimation: "Consumers must, if required so to do, deposit with the company the value of one quarter's winter consumption of gas."

Now the total number of ordinary meters controlled by this company exceeds a quarter of a million, and as a large majority of the users of its gas are compelled to pay this deposit, the sum the company always has in hand under this head must be a very large one. The actual amount each intending consumer is required to deposit is determined by one of the company's officials. Thus if the application for a supply of gas be in respect of a private house or flat, the deposit demanded may be only £2 or £3. For a shop or public-house it may be £5, £10, £20, and should the applicant demur to the demand upon him for cash, and offer references, he is told that the company does not require references, it wants a money deposit. Nor does the company give any undertaking as to the return of it. Presumably the tenant can demand it back should he leave the premises, and no doubt in many cases he does so, and gets it. But in a large number of cases it is pretty safe to say that for one reason or another the money remains in the hands of the company.

What becomes of it? The amount the company has received under this head must be huge, and what we may call the unclaimed balances must be very considerable. Nothing in the accounts of the company throws light upon the amount in their hands. Surely such information ought to be given?

As to the justice of insisting upon customers paying a deposit of a winter quarter's gas consumption before gas is put on, the company will no doubt reply that Parliament has authorised them to make the charge, therefore they are within their right in making it. That, of course, from one point of view is a conclusive reply, but it is none the less a monstrous charge. We can quite understand that in certain circumstances some such condition is necessary, but surely where a reputable citizen willing to give good references, asks for a supply of gas from the monopolists to whom the supply has been entrusted by Parliament, no such demand can be justified by equity.

SIR W. TRELOAR'S CRIPPLES' FUND.

There seems to be something to be said for the view suggested by the following letter:—

> Noticing your remarks in a recent issue of John Bull *re* Sir Wm. Treloar's Cripples' Fund, I should like to point out that, in mentioning this Fund, it would be best to give it its full title, viz., Crippled Children Hamper Fund, as large sections of the public subscribe to it under the mistaken idea that the hampers are for all cripples. Personally, I think that it is more charitable to help a crippled adult at Christmas or any other time than to give to a crippled child, which means to its parents, who in all probability could do without it because a crippled child is no more expense to its parents than a healthy child, in the majority of cases not so much, seeing that they are kept in hospitals and convalescent homes some time during the year. Give them a toy or a book by all means; but to give enough for the family dinner to those who have got their natural protectors, and to leave the crippled father or mother who have got children dependent upon them, seems to me reversing the order of things

WHAT IS YOUR NUMBER?

See page iii of cover.

The Pleasures of a Good Pipe Tobacco

are very real; so much so that many smokers buy expensive mixtures to endeavour to make sure of having them. Yet the required qualities are more :: dependent upon the selection and blend of the tobaccos used than high price.

Coolness, *Fragrance*, and that subtle and most pleasing quality, usually termed :: *flavour*, are entirely due to the art of blending and are not necessarily an accompaniment of high price.

Chairman

will meet the requirements of ninety smokers in every hundred; it has every good feature that a pipe tobacco can have, but particularly coolness. It is a pipe tobacco for to-day, to-morrow, and for every day—for the heavy smoker and for the occasional smoker, and one which will not burn the tongue.

Boardman's

is the same tobacco milder, and

Recorder

the same, but fuller flavoured.

From tobacconists everywhere, 6d. per oz.

In case of difficulty, write to

R. J. LEA, Manchester.

V4

A MESS OF POTTAGE.

[COMMUNICATED.]

[We agree with much of the following article; but we do not think it necessary to deprive the poor of their pensions in order to meet the German danger.]

The mess of pottage is set before us all—individuals, nations and governments; we have to choose—there is no middle course, no opportunity for compromise; we must accept or reject it.

Recent events go to prove that history has still its old affection for repetition. In the year 1908 the trustees of the greatest Empire the world has ever seen passed through just such a crisis. They had to choose between the postponement or abandonment of their pet theories of social reform, and the risk of temporary unpopularity amongst their followers, which the work of placing beyond question the security of their trust would have meant on the one hand, and, on the other, the fulfilment of a hasty promise in the shape of old age pensions and the curtailment of the clear necessity for imperial defence. In a word, the choice was between *Dreadnoughts* and old age pensions. In the one scale was the birthright in the shape of the British Empire; in the other there was a mess of pottage in the shape of a five-shilling piece and the sweets of office. We all know the choice which the present custodians of Empire made; it was the same historic choice which was made in the early days of history. They decided for the meal, the present luxury of office, the immediate popularity.

Had the four ships been commenced in 1908 or the beginning of 1909 we should have had security in 1911; as it is, the £8,000,000 has been squandered, metaphorically, on a savoury dish. There you have it, exactly the price of the four ships. Now, had the position been put fairly and squarely before the country, there cannot be the least doubt but that a far different selection would have been made. Fortunately the heart of England still rings true; it has not yet become besotted with riches so that it cares not what its fate may be. It is true that the burden of Empire has oftentimes pressed heavily upon the shoulders of her sons; but there has been no complaint, nor would there be, whatever the sacrifice, if Ministers would but recognise their plain duty and act.

Surely if ever there was a time for action it is to-day. Never since the days of the Armada has England been faced with such a menace as is being prepared for her across the North Sea. Let Englishmen look at it soberly, fearlessly, and without hysteria. Separated from them by only a few hours' steam there is a nation of sixty million souls—a nation with ambition, traditions of conquest, and, above all, dreams of world-power. Measured in accumulated wealth they are not rich as we are; they have practically no outlet for their increasing population; the borders of their Empire are set beyond hope of expansion. They feel the want of breathing space; they want, they must have, elbow room. Looking at the converse side, we have an island nation of forty-four million souls—a nation with a glorious heritage, enormous accumulated wealth, and satisfied ambitions; a nation that has acquired by right of conquest all the fairest and most productive regions of the globe; a nation that enjoys in her over-sea dominions numberless outlets for her surplus population, in fact, more than she needs, and, in addition, administers the affairs of two great populous and fertile Empires.

When the German surveys the British Empire, how he must rebel in his heart against the fate that decreed him a younger son's portion. Is it a matter for wonder that he, like Jacob, looks with envious eyes upon Esau's birthright?

Until recent date these national desires, these visions of Empire, have been held in check, almost dissipated at birth, in fact, by one great overwhelming fact. That fact was the British Navy. Its tremendous force was the one obstacle that stood in the way of the realisation of the dream. By one of these ironies which fate deals out to men and nations alike a new factor appears on the scene in the shape of the *Dreadnought*. Here is a ship which concentrates in a single hull the power of a squadron. The astute German mind, trained to think things out, sees the opportunity which chance puts in its reach, and grasps it. They would build *Dreadnoughts*, build unceasingly, build secretly day and night, until they had secured the advantage.

How will England take it? The burden is going to press very heavily upon us, but other shoulders, and strong ones, too, are going to help us to support it. There is to be no rest until there is security. Ministers have consumed their mess of pottage; the tempting dish is now before the nation. Will it partake, think you, or reject it? We shall see.

WHEN YOU FEEL

LIMP AND LISTLESS

are worried and upset by trifles, can't think, can't sleep or enjoy your food; when society bores you and work is irksome, you need the root and herb extract—Mother Seigel's Syrup—to cleanse and give tone to your liver, assist digestion, brace up your nerves and invigorate your system. As a digestive tonic and stomachic remedy it has no equal. When indigestion and biliousness are wringing the life out of you, Mother Seigel's Syrup will set you right. It makes food nourish you—builds health on good digestion. This is the testimony of multitudes who have tried it. Profit by their experience.

MOTHER SEIGEL'S SYRUP

"For a long time life was almost unbearable for me. In the mornings I awoke sick, weak, unfit for the day's work. I had no appetite had pains in the chest after eating, and headaches quite prostrated me. Mother Seigel's Syrup entirely cured me."—From letter of Mrs. S. A. Bassett, 2, Venetian Place, Institution Street, Woodhouse, Leeds.

ALSO IN TABLET FORM. PRICE 2/ 9

THE "ALL-BLACK" BICYCLE.

The Sunbeam Bicycle is built to give the greatest amount of riding with the least amount of trouble.

Its Little Oil Bath Gear Case saves its rider from cleaning or oiling the chain and driving bearings.

The new White Metal Rims cannot rust or tarnish, they need no polishing.

Lastly, those who so desire can have all the parts usually plated, black and gold to match the frame.

The result is a Bicycle which requires no cleaning but only wiping over—say once a week—with a damp sponge.

The White Metal Rims relieve the black finish and give lightness and brightness.

J. Marston, Ltd.—21 Sunbeamland—Wolverhampton—send their 1909 Cycle List with full particulars of the "All-Black" Bicycle on application.

OPEN LETTERS, POST-CARDS AND TELEGRAMS.

To Queen Wilhelmina, The Hague, Holland.

Madame,—Permit me to congratulate you on the successful fulfilment of the programme which your Majesty has so long ago arranged and so frequently interrupted. I trust your Majesty is well, and that her Royal Highness the Crown Princess is quite satisfied with the world as she finds it.

As your Majesty is well aware, the arrival of her Royal Highness has been awaited with impatient enthusiasm by your Majesty's subjects of all classes, and she will now have more cradles, rattles, rocking-horses, "soothers," dolls, cushions, shoes, and garments—all the offerings of a joyful nation—than she can possibly use or wear. By this time her Royal Highness must have a collection large enough and assorted enough to entertain herself with a new toy every hour of every day until she has done with toys for ever. Your Majesty's loyal subjects seem to have given her everything except the moon to play with. Permit me to remind you that your Majesty's consort has been rather out of the advertising, but perhaps he will be permitted to appear in the photographs at the christening. The Dutch nation may like to have recalled to them that he, too, is a prood mon the day after all—but no matte

John Bull.

To Dr. George Bishop, Mansel Road, Wimbledon.

Sir,—I see from a newspaper report of an inquest on a nurse who committed suicide by taking carbolic acid that the coroner, at the request of the jury, severely censured you for the part you had played in the affair. It appears that you are a man divorced; that the decree will not operate until July; that while you were living with your wife you promised to marry the dead woman as soon as you were free, and that you intended (this statement is your own) to marry her next Christmas. She relieved you of this obligation by committing suicide. From the last letter she wrote to you, read in court, it is apparent that she had a real affection for you. "I ought never to have stayed here away from you," she wrote; "I shall love you to the end." From the letter you wrote in reply, I incline to think that you had as real an affection for her, and while this does not, of course, redeem your violation of the conventions, it does at least admit a reasonable supposition that you would not have crowned it with the baseness of desertion. "Rosie Mine," were your words,—"Your little letter to-night does not improve the state of my mind. I am frightfully ashamed of myself, and too grieved for words for causing you sleepless nights. Again I promise you, Rosie, to let you know the moment the cloud lifts." You know best, sir; but to me at least that note rings true. Given all the rest was wrong, that was right and to your credit.

The coroner told you that "your conduct was most reprehensible as a married man." He added that "throughout it had been a disgrace to an honourable profession." Your own conscience will tell you how far this censure is justified. It may be that behind the screen of your married life there was something which made for extenuation; of that I have no knowledge. It is all part of a big problem. You have said all in saying you are ashamed of yourself. I add nothing, except that the dead woman you loved is the beginning of inevitable retribution. Peace to her soul.

John Bull.

To the Rev. Anna Shaw, International Suffrage Alliance, London.

My dear Anna,—Hope you will like some things in this country better than you like some things in America, where your happy home is. Perhaps you will be able to learn a thing or two from our Suffragettes. In England we regard them as a prize strain, the pick of the world's basket. Don't know another sort who sit on a Cabinet Minister's doorstep with such grace, or assault a policeman with such courage.

Sorry you are not enamoured of the wisdom of our Mr. Plowden; he is our greatest living humorist and wit. You seem to be especially annoyed with him on account of his having informed a woman who complained of her husband abusing her that it was better to have an abusive husband than no husband at all. I don't notice much in the statement to cause you worry, but if you get on your high heels and assert, as you do, that "it is discreditable for any magistrate to make such statements from the bench of any civilised country," I allow it has got to go at that, and that consequently the playful Plowden don't amount ter mor'n about three cents' worth as a London edition of Solomon. Don't pretend to know how the Sex runs in your country; but in England, Ireland, Scotland, Wales and all the rest of the world which happens to be painted red—and that's a pretty big share of it, as you may guess—there are some sorts of women for whom any sort of husband is better than no sort at all; if they didn't take him they would never know what a lot of things they miss.

John Bull.

To T. H. Sloan, Esq., M.P., House of Commons,

My dear Sloan,—You are a very decent fellow—one of the best—your Protestant Alliance and United Kingdom Alliance proclivities notwithstanding. I am therefore surprised to hear that in your capacity as chairman of the former body you have been doing your best to bribe the young lady who recently "escaped" from a convent, under circumstances that were made the most of by the sensational press, to appear on your platforms. I presume the limitless funds which scattered gold watches among the railway porters will quite admit of the offers that have been made to Miss Moult. If, however, that lady has any complaint to make against convents—and I am told she has not—she would do well to make it under other auspices, and to make it "without money and without price." Some of us remember Ellen Golding, "the rescued nun," whose tale your society vouched for, and which turned out a tissue of falsehoods. Is not it playing the game a bit low down to bring pressure to bear upon a young woman in this lady's circumstances? Be careful how you move. I have no interest in the matter, but I know more about your activities in this affair than you may imagine.

John Bull.

Mahommed V., Sultan, Constantinople.

Any truth in report you have bought up part Abdul Hamid's harem as going concern? Thought you would have purchased entirely new plant.

Bull.

Crown Princess Juliana Louise Marie Hendrika Wilhelmina, Hague, Holland.

Don't cry because you wanted to be a boy. Ought to think yourself lucky you have arrived at all.

Bull.

Lloyd George, Whitehall.

Heard of your feeding ducks St. James's Park. Some people wonder you didn't kill the goose that lays golden eggs.

Bull.

Superintendent Sharp, Police Force, Hull.

Note your statement before Licensing Bench that London police do not keep order to your satisfaction. Have ordered improvement, and told 'em to look Sharp.

Bull.

Lord Alverstone, Lord Chief Justice, England.

Appreciate your Bill for abolishing farce of passing death sentences which will never be carried out. Shall vote for it.

Bull.

Austin, Poet Laureate, London.

Have read your "Ode to Shakespeare's Birthday." Many readers have sent me superior effusions—but I'm not publishing 'em.

Bull.

Ashby, Chairman Feltham Justices, Staines.

Note that Grand Jury ignored Bill against driver in Staines motor accident, under your committal for manslaughter, after coroner's jury had absolved driver from all blame two months ago. Take a lesson from the City Aldermen.

Bull.

Commissioner of Police for the Metropolis.

And what can Treasury have been thinking of to allow you to prosecute after acquittal by coroner's jury, and all witnesses agreeing that it was a pure accident? Won't you ever apply the Guildhall moral?

Bull.

THE MODERN MOSES.

"And thou shalt smite the rock, and there shall come water out of it, that the people may drink."—Exodus xvii. 6.

JOHN BULL (the Old Patriarch) to Lloyd George Moses:—"I don't think you'll get much more out of those rocks—why don't you 'tap' this little lot?"

IN THE CITY.

It is requested that all letters to be answered on City page be addressed to the City Editor, *67, Long Acre, W.C.*

Letters requiring an answer in the next issue of John Bull *must be received not later than the Friday preceding the week of publication.*

BANK OF ENGLAND NOTES.

A Suggested Reform.

Step by step each year banking houses are introducing changes into the routines of their various operations which tend to expedite matters for the day's business, and thus in some way save the clerks from doing "overtime." No one but those conversant with the inner wheels of such a machine as a large banking institution can form any idea how figures and balances, running frequently into millions of pounds for one day's turnover, have to be entered, checked and ticked morning, noon and night before the last sigh of relief is heard and each in turn bids the other a speedy "good-night," or, as often happens, "good-morning" when the unfortunate ones have remained on the books until past midnight tracing a difference. Each bank recognises that it should in not only its own interests, but in fairness to other institutions, clear the day's matters up as fast as mind and fingers will permit. To aid this end there are sundry details which might be altered for the better, but at the moment we will deal only with one, viz., Bank notes.

Owing to the laws of the Bank of England, or shall we say the Medes and Persians, for the distinction is very minute, the crossing of a Bank note does not bear any meaning, for the note states it is payable to bearer whilst a crossing says, "You must pay me into a bank for clearance." Thus a Bank note for £1,000 sent from the Continent to London has to be despatched in one of two ways—intact under register cover or torn in half and one half registered and the second half by ordinary post. This entails not only extra time, but extra cost of postage. It seems somewhat of an anomaly that a Bank of England cheque sent from abroad to London, say, for £1 made out to *bearer* and crossed, is considered useless to the thief, but the same Old Lady of Threadneedle Street does not permit of Bank notes for thousands of pounds, which are being d ily sent and received through the post, to be crossed at option, even if sent only from one banking house to another banking house. We have seen cases where hundreds of Bank notes have been sent in halves, which, in view of the present position of banking finance is ridiculous and incomprehensible to the foreigner. Apart from this the first halves of the notes have to be held until the second halves arrive, and then each respective half stuck to its other portion. This entails an enormous waste of time, and the tearing in half of a note itself is only suitable for a prehistoric picture by Lawson Wood. The ethics of banking are that the banker protects the public and the public takes all care it can to protect the banker. The poor man's note, the Postal Order, if torn in half would be refused payment if stuck together and presented for encashment. Break a sovereign in two and send each half through the post, and let the recipient put them together again and try to cash it, in every probability he would bring trouble on himself for tampering with British coinage, and no argument on his part that it was done for the purpose of safety would save him from the "utmost rigour of the law." Yet a Bank of England note may be "drawn and quartered" and then doctored up again and duly paid. Surely the time has arrived. with the vast amount of Continental remittances to and fro, the large amount of Bank notes sent from one part of the kingdom to another, and the inconvenience of receiving one half and then watching for the next half, to permit of a note being crossed at option and thus save unnecessary work.

A crossed note would be of little use to a thief provided the obliteration could not be effected, and thus a crossed note, although "to bearer," would be as safe as a cheque "to bearer." Beyond this, the knowledge of such crossing would be a great deterrent to the snatcher of bank walk clerks' bags, etc. For as soon as these employees, when paid in notes for collections of cheques, received notes, they would at once, before leaving the payer's office, put the crossing stamp on each note and thus make the thing useless, unless passed through the bank named in the crossing. Banking now has no time for old womanish, out-of-date practices, and the non-crossing of the Bank note is one of them. Let the restriction be done away with, and thus make one more move towards oiling the somewhat rusty works of the insides of banks.

FINANCIAL ENQUIRIES.

Six Per Cent. Investment.—*W. D. (Brighton).*—At their present price the preference shares of the Chelsea Electricity Supply Company would give you a trifle over six per cent. The Company is well and conservatively managed, and the price of its shares is likely to go higher before very long. In our judgment these preference shares are an attractive and a safe purchase.

Premium Bonds.—*A Miner (Pantyrofyn).*—If you take our advice you will not buy any of these bonds. They are not suitable for your requirements. *S. R. H. (Chepstow).*—Communicate with Messrs. Keiser and Co., 29, Threadneedle Street, E.C.

Utah Collieries.—*Utah (Paddington).*—They are not quoted on this side.

Cargo Fleet.—*E. H. L. (Wateringbury).*—We do not think there is much likelihood of improvement just now, but we should be disposed to hold the shares—anyway, for the present.

Lahat Mines, Ltd.—*Vigilant.*—This Company was registered in November, 1906, to acquire, as a going concern, a group of tin mines situated in Lahat, Federated Malay States. The authorised capital is £120,000, in £1 shares, all being issued and fully paid. The accounts at the end of 1907 were submitted on July 30th, 1908, and showed a loss of £4,397, which was carried forward. There was cash £1,781; loan against security, £6,000; creditors, £6,106.

The City Sale and Exchange.—*A. C. S. (Chatham).*—We are glad to know that you have received cheque, and apology for the oversight in not sending it to you earlier.

Ind, Coope and Co.—*G. L. (Hither Green).*—We really do not know what you can do except leave yourself in the hands of Mr. Whinney. The outlook is anything but reassuring, and is much worse than we thought it. We return Mr. Whinney's letter.

Estate of J. H. Cartwright.—*Creditor (Leicester).*—We agree that the creditors came off very badly, and that the receipts ought to have provided more than a first and final dividend of 1s. 6d.

Hungarian Lottery.—*J. A. (Dirham).*—Have nothing to do with it. *J. H. (Forest Fach).*—Ditto.

Issuing House of London.—*S. B. (Addiscombe).*—We have your letter enclosing us a copy of a pamphlet entitled "Success," sent you by the Issuing House of London, Ltd., which purports to explain "How to obtain a steady income by the investment of £1 and upwards." We do not notice anything very original in the statements of this booklet, but we note with interest your dealings with the Company. You say that you "sent up £1 as margin on Atchisons, and received £1 5s., sent up £1 ditto, ditto on Denvers, and received £1 5s., sent up £1 5s. ditto, ditto on Grand Trunks, and received £2 10s.," which, as you truly say, is 100 per cent. "All this" you consider "very satisfactory," but before going further you want our advice as to whether you should send up any more money to these people. Well, in your position we should be content with the profit made. It will be a pleasant recollection when your friends tell you how they, too, had dealings in margins and options, and what not—and dropped their money. We return the pamphlet, which we advise you to put on the fire.

Guarantee of Debentures.—*A. D. (Westcliffe-on-Sea).*—Yes, we think the guarantee of the Law Guarantee Trust and Accident Society sufficient.

Status of Bank.—*D. M. M. J. (London).*—We are inclined to think so.

Various Mining Shares.—*H. B. (Bristol).*—The first of the three shares you name is likely to go better.

Wisconsin (Sheffield).—They are not, and, if you are wise, you will remain in the same healthy ignorance.

The Anglo-American Finance Corporation.—*W. H. C. (Hull).*—We congratulate you upon getting back your cheque. You are not likely to get any from the people to whom it was addressed.

British Guiana Rubber Corporation, Limited.—*C. L. S. (Twickenham).*—We have no reason to suppose that everything is not "above board," but whether your new shares will ever be worth much is another matter. We return your papers.

Registration of Shares.—*C. (Westerham).*—Yes, it is quite possible to get them registered without the assistance of a broker.

London and Paris Exchange.—*Kelly (Belvedere).*—We think you had better write off the loss.

Paris and London Bank.—*B. C. H. (Onick).*—We do not see what we can say to you. You bought certain bonds from these people, paying for them on the instalment system. You have paid your instalments as they fell due, and the payments were duly acknowledged until the last one, which has been returned to you from the Post Office—the envelope being marked "gone away." You must, we fear, reckon with the loss of the money you have paid. We return your book, correspondence, and receipts.

The Famatina Development Corporation, Limited.—*J. W. W. (Drem).*—We can only say that the Chairman of the Company, Captain McTaggart, is much more sanguine as to its future than we can pretend to be.

Safe Investment.—*C. C. B. (Dewsbury).*—We never recommend investment with people who offer 10 per cent.

Investment of £100.—*G. J. P. (Lea).*—We think you can do better than split up the money in the way suggested. We should select some sound Home Industrial Company, and put the whole of it into it.

The Apsey Coal Economiser, Limited.—*G. S. (Sunderland).*—We cannot advise you to accept the offer of W. W. MacAlister. *A. S. S. (Bristol).*—Ditto.

The Dereham Road Cycle Company.—*P. C. S. (Poulton).*—We have gone through the papers you have sent us, and it is quite obvious that these people are tricksters, but then their trickery is so apparent that we cannot pretend to have much sympathy for you. After all, it is necessary to exercise such intelligence as we may happen to have in dealing with philanthropic gentry like the Dereham Road Cycle Company. But you fell into the trap with the ingenuousness of an infant. They sent you unsolicited a letter, which they head "Our Sample £8 10s. Bicycle Free." If that means anything, it means, as you apparently read it to mean, that they distribute bicycles worth £8 10s. for nothing—on the face of it, a highly improbable suggestion. If you read the letter with all its nonsense about "an astounding offer" and the rest, you will find ground for suspicion in every line of it, until you come to the following: "Upon receipt of postal order for 10s., we will send, carriage paid to your very door, a plated lamp, bell, bag, oil-can, spanner and pump, together with our genuine offer of a new £8 10s. Sample Machine Free." You sent 10s., and you got the accessories, but you did not get the machine, and when you asked them why they have not sent it they write: "We note you have received the accessories for which you sent us 10s. We did not promise to send a bicycle, but an offer." And when you pressed them, they write you an impudent reply, in which they say: "Of course, our letter is written to sell our goods. It is not a love letter." Very impudent rogues no doubt, but the trouble of it is that you and others like you are such simpletons. We return your papers, and advise you to put up with the loss of your 10s. If it induces you to think out matters a little more in future, it will not be money wholly lost.

CONTINENTAL COPPER MINING AND SMELTING COMPANY, U.S.A.—W. G. O. (Guildford).—We are not in a position to say. Some weeks ago Mr. Baxter, who is the managing director of the Company, called on us, and offered any information we might desire about the property. He also offered to send any engineer we might name to report on it. We named a gentleman of repute, who happened to be in the neighbourhood of the mine, and Mr. Baxter, who was leaving for New York the following week, promised to get in touch with him and send us a report in due course. If, and when, we get it, we shall be able to speak authoritatively upon the property, but meantime we know nothing as to its value.

LEEDS AND BATLEY BREWERIES, LIMITED.—DOUBTFUL (Port Talbot).—You should sell, if that be possible.

THE SAVINGS INVESTMENT AND BANKING CORPORATION.—W. J. (Garston).—We have no information as to its financial position. J. E. R. (Widnes).—We should accept the offer. We have returned the documents under cover.

MONEYLENDER'S OFFER.—E. S. (Wandsworth).—We advise you to have nothing to do with it.

BENSKINS' WATFORD BREWERY B DEBENTURES.—A. H. T. (West Hampstead).—The position is anything but satisfactory. The net profits were £25,538, of which £3,925 is required for debenture interest, leaving only £9,413 for preference, which requires £15,500. At its present price the 4 per cent. first mortgage debenture stock yields £7 4s. 10d., and the B debenture stock £9 5s.

SAFE DEPOSIT.—W. G. (Glasgow).—We should have preferred to keep it in the Birkbeck Bank, where it would have been absolutely safe.

WEST COAST CONSOLS, LIMITED.—A. E. H. (Liverpool).—Your certificates are of no value. We return them under cover.

OUTSIDE BROKERS.—REGULAR READER (Bristol).—Certainly not. The fire is the place for all such communications. A. S. (Leicester).—Ditto. NEMO (Hornsey).—The two firms you name are much like the rest of them.

COMBINATION DEAL.—E. N. (Bristol).—We have no doubt you are right, but, if you will go in for this sort of amusement, you must expect to pay for it. As to getting your money back, that is a hopeless quest.

LIVERPOOL INVESTMENT BUILDING SOCIETY.—ARROW (Liverpool).—Shares of the kind are very difficult to sell, as indeed are all not quoted on the Stock Exchange. We regret we can be of no assistance to you.

INTERNATIONAL SECURITIES SYNDICATE.—H. W. (Loughborough).—You had better write off your £16 10s. There is no likelihood whatever of your recovering any portion of it.

KLERKSDORP PROPRIETARY.—H. H. S. (London).—We should hold for the present.

BRITISH INDUSTRIES DEVELOPMENT CORPORATION.—T. W. B. (Buntingford).—Litigation is apt to be expensive, and we think you would be better advised to cut your loss.

BANK FOR SMALL ACCOUNT.—ANXIOUS (London).—Of the two banks you mention, we prefer Farrow's. The answer to your second question is in the affirmative.

ATLAS BANKING CORPORATION.—READER (Chelsfield).—Have nothing to do with it.

NATIONAL BENEFIT TRUST BUILDING SOCIETY.—RECRUIT (Treviahy).—The Society could not come upon you for lump sums in the way you describe.

INSURANCE ENQUIRIES.

PROGRESSIVE INSURANCE CO., LTD.—T. H. J. (Liverpool).—The National Standard Life Assurance Corporation was founded in 1906, with a registered capital of £100,000, of which £42,172 has been subscribed, and £19,231 paid up in cash. No dividends have been paid. The Company is a small one, but seems to be expanding by means of amalgamations of one kind and another. As to the amalgamation of the Progressive Assurance Co., Ltd., with the National Standard, we do not know that it prejudices your interest as a policy holder in the ill-fated British Natural Premium Provident Association. Something of the kind had to be done if anything was to be left to the policy holders. W. M. (Belfast).—The alternative is complete loss. As to the advice we gave to another correspondent, his position was different to yours.

RELIANCE FIRE AND ACCIDENT CORPORATION.—TELEPHONIA (Tipton).—It is a small Company, with an authorised capital of £50,000, of which £23,007 is paid up.

MUTUAL PROPERTY INVESTMENT AND ACCIDENT CO.—A. J. B. (Bristol).—We should prefer another selection.

BRITISH EQUITABLE ASSURANCE CO.—H. D. (Whitley Bay).—You should continue your payments. S. G. (Leeds).—You should ask the Secretary to explain why the Company refuses to continue your fire policy. We do not doubt that some explanation would be offered. Let us know the result.

GENERAL LIFE ASSURANCE CO.—H. B. (Dudley).—The surplus ascertained on the basis of taking securities at book prices was £93,161, but in view of the depreciation in values no division of profits was made. The whole depreciation is reported as provided for, with a substantial margin.

LIVERPOOL VICTORIA FRIENDLY SOCIETY.—W. S. W. (Brixton).—Certainly it is a reliable institution with which to insure.

J. BEAUCHAMP NOEL.—We are informed that this man, late of the General Insurance Co., Ltd., now in liquidation, is interested in a number of other concerns, namely, The Cosmopolitan Syndicate, The National Assurance Society, The International Underwriters, Ltd., Travel, Ltd., Credit Foncier, Ltd., Universal Providers' Association, and others which are written up on the door of a small office at 4, Hart Street, Bloomsbury, E.C.

MARINE AND GENERAL MUTUAL LIFE ASSURANCE SOCIETY.—TAYSIDE (Newport-on-the-Tay).—(1) This office is in the front rank. It is excellently managed, and has yielded large profits to its participating policy holders, who are entitled to the whole divisible surplus. No bonus vests until three full years' premiums have been paid on the policy. (2) You say that you have a son who suffered from lung trouble, but who is now better. Ordinary Companies would only accept him at prohibitive rates, and you want to know if any Company will take him on something like the following conditions:—Premium about normal, but no benefit should insurer die within specified number of years, three or five as arranged. Should he survive the specified period, a certain amount payable on death, the amount increasing annually up to a fixed maximum on insured surviving a certain number of years. Perhaps some of our insurance friends will answer the question.

PRUDENTIAL ASSURANCE CO., LTD.—J. S. (Darwin).—From the statement that the policies were issued to your sister-in-law's father, it is probable that they were issued in accordance with the provisions of the Friendly Societies Act, and are, therefore, legal policies, in respect of which the Company has always been liable for the payment in the event of death, and which could not be voided on the ground that some of the premiums had been paid by a brother-in-law of the assured. Every precaution is taken to secure that the business accepted by the Prudential is of a straightforward character, and it is not its practice to evade payment of a claim by pleading the possible illegality of the policy.

ENDOWMENT ASSURANCE.—JUMBO (Preston).—Of the three offices you name the Scottish Life gives the best results. This is a strong young Company, well and cautiously managed, with a fine bonus record.

SUNDRY INSURANCE POLICIES.—A. F. (Boston).—(1) As to your policies with the Century and the Royal, we know of no reason why you should not keep them up, and (2) the same remark applies to the British Homes Assurance Corporation. It is true that a good deal of adverse criticism has been made recently upon this class of policy, but much of it is very prejudiced, and, anyway, the British Homes Assurance Corporation may be relied upon to carry out its undertakings.

HOUSE PURCHASE AND LIFE ASSURANCE.—W. H. C. (Clapham Junction).—Try the British Homes Assurance Corporation.

PHŒNIX ASSURANCE COMPANY, LIMITED.—MODEL (Birmingham).—By the absorption of the Pelican, the Phœnix, which has long been one of the most important in the country for Fire Insurance, has also become a great Life office.

THE UNITED MUTUAL CO-OPERATIVE INSURANCE SOCIETY, LIMITED.—F. B. (Brighton).—We cannot advise you to select this concern. It is without standing or prospects.

THE LAW GUARANTEE AND TRUST SOCIETY.—CAMPAIGN (Rotherham).—The security is good enough, but you must bear in mind that these debentures are not very saleable. You can get more attractive ones, giving quite as good a yield.

OVERDRAFT ON POLICY.—F. S. (Birmingham).—It is a matter for your bankers. We cannot express an opinion as to whether you might reasonably ask them to increase the overdraft.

UNITED KINGDOM TEMPERANCE AND PROVIDENT INSTITUTION.—X. X. X.—It was not alleged, so far as we know, that it was suicide.

SCOTTISH NORTHERN AND INVESTMENT TRUST, LIMITED.—VICTORIA.—We think not.

BRITISH ENTERPRISE ASSURANCE SOCIETY.—A. H. H. (Nottingham).—We have looked into this matter, and find that the Society is respectably managed and worked on what seems to us to be sound lines. It does House Purchase, Sickness and Accident, and other insurance business, and, although its record is a short one, we should not be surprised to see it develop into something considerable. G. M. (London).—See previous answer.

THE CITY AND GUARANTEE HOUSE PURCHASE COMPANY, LIMITED.—BUCKS (Aberdeen).—It is a young Company, but it seems to be making some headway, and we do not see why you should not continue to pay your subscriptions.

NATIONAL CO-OPERATIVE SICK AND ACCIDENT SOCIETY.—W. T. K. (Fratton).—You can, of course, sue them, but whether you would be any better in the end for doing so is another matter. We should write off the loss. W. (Fratton).—If the facts are as you state them, you would seem to have a claim which might be enforced.

OCEAN FIRE INSURANCE COMPANY.—C. C. (Croydon).—We think not.

IMPERIAL FREE HOMES INSURANCE COMPANY.—J. E. P. (Leeds).—We regret that we can be of no assistance to you in disposing of your policy.

ENDOWMENT POLICY.—B. G. C. (Stamfordham).—No, we do not know of any English company that would offer you more than the Legal and General.

LONDON ASSURANCE CORPORATION.—J. H. H. (Leigh).—It is one of the oldest and best of the Metropolitan Companies, transacting a miscellaneous business. It carries on Life, Fire, and Marine Insurance, and was founded as far back as 1720.

SCOTTISH SICKNESS AND ACCIDENT ASSURANCE COMPANY.—R. B. (Streatham).—The Company say, apparently with reason, that your claim is void because it was not made within seven days after the commencement of your illness. If this is the case, we do not see that you can compel them to pay anything, but, if the case is less simple than it would seem to be, why not go to arbitration, as provided by par. K. of the conditions marked upon the policy? We return the policy and the correspondence.

BRITANNIC ASSURANCE COMPANY.—LINCOLN (Peterborough).—We are surprised at the figures you give us in relation to your Endowment Assurance policy maturing at the end of fifteen years, and, if they are accurate, you have certainly ground for complaint, but we question their accuracy. However that may be, you cannot demand "a balance-sheet for the year showing the profits of the Company during the fifteen years" and your "share of them."

BRITISH HOMES ASSURANCE CORPORATION.—J. T. (Exeter).—It is not correct to say that this Company has been merged into an Industrial office. What has happened is that the Corporation is developing its Life Assurance business, and some months ago opened an Industrial branch on the lines of the great offices, such as the Prudential, Pearl, Refuge, and others. The British Homes may therefore be regarded as an Ordinary-Industrial Life office, which are among the most progressive and prosperous Life Assurance Companies in the country. The Corporation is not associated with any other Company. It has always made a point of utilising outside funds awaiting investment for the purpose of facilitating business, and in this way the Company's profits are augmented to the advantage, of course, of the policy-holders, whilst out of its own funds about half a million sterling is at present outstanding. It is clear, therefore, that the Corporation are transacting an important mortgage business, and, as the funds are constantly growing, you should find no difficulty in obtaining a loan when you are entitled to apply for it.

NATIONAL OLD AGE PENSION TRUST.—D. W. R. (Kensal Rise).—We have said repeatedly, and we repeat, that we do not believe Mr. Taverner can give the benefits he promises. He assures us he can, and we have told him that, when he can get the opinion of an actuary of repute to that effect, and show it to us, we will recommend readers who consult us upon the matter to join his Society. But, until he does so, we advise them to have nothing to do with it.

TWO INSURANCE COMPANIES.—INVESTIGATOR (Regent's Square).—Of the two, we should prefer the Royal Liver Friendly Society. H. C. P. (Balham).—Yes, certainly they are both quite safe. The address of the Sun Life of Canada is 93, Queen Street, E.C., that of the National Mutual of Australasia, 5, Cheapside, E.C. ANNUITY (Manchester).—See previous answer.

INSURANCE AGAINST UNEMPLOYMENT.—S. J. W. (Chorlton-cum-Hardy).—The Car and General Insurance Corporation, of 1, Queen Victoria Street, E.C., has a scheme of insurance against unemployment.

HIGHEST ANNUITIES.—ANNUITY (Manchester).—You want to know the names of two or three English Companies of high standing who are paying highest annuities for £1,000. Taking the age at 40, the Northern would give you £60 8s. 4d., the Yorkshire £58 10s., the Commercial Union £56 5s., or, taking the age of 50 at next birthday, the Northern would give you £70 12s. 6d., the Yorkshire £70 11s. 8d., the Commercial Union £66 6s. 8d. All these offices are of high standing.

GENERAL ACCIDENT, FIRE AND LIFE ASSURANCE CORPORATION, LIMITED.—T. E. G. (Lewes).—You say that a friend of yours was living in Paris last year, and took out what is the equivalent to our English Domestic Assurance Policy for an insurance covering two female servants and one male, the premium equalling £2 16s. per annum. Leaving France at the end of last year and taking up a residence in England, your friend naturally thought that his French policy was of no further use, and took out an English one with the Law Accident for three females and casual labour only, the premium for which was 12s. 6d. He has now had a notice from the General Insurance Company saying that the policy which he took out in France was under French law and calling upon him to pay the premium for ten years, according to contract. This has greatly surprised your friend, who wants to know whether the General can sue him for the premium for the next nine years, supposing he informed them that he wished the policy to lapse, or took no notice of their demand. We find that, while residing in France, your friend took out, through the Paris office of the General, a policy covering his liability under the French Employers' Liability Statutes in respect of his domestic staff. You are probably aware that such policies in France are a ten years' contract. Your friend removed to England early this year, and took out a policy covering his liability under the Workmen's Compensation Act with the Law Accident Company. One of the annual payments under the ten-years' insurance contract fell due recently. Your friend received the usual notice as to the payment being due. We have been in communication with the General Accident Fire and Life Assurance Corporation upon the matter, and they tell us that their Paris office was not aware that your friend's establishment in France had been broken up, but immediately the circumstances came to the Company's knowledge the policy was cancelled. They add that they should not think for one moment of endeavouring to exact payment of the remaining premiums. You will see from the above that your friend has nothing whatever to complain of.

AMONG THE LAWYERS.

A MAGISTRATE AND A CHAUFFEUR.

Our attention has been directed to the case of James Loveridge, who is a motor-car driver in the employment of Mr. J. Alston, of 97, Earl's Court Road, S.W., and who was charged before Mr. Hopkins, at the South-Western Police Court, with having driven at excessive speed,—*i.e.*, at the rate of 29 miles an hour, whilst taking his master's two daughters from Earl's Court Road to Wimbledon.

It seems that after leaving Putney Station, Loveridge had to pull up for traffic crossing the main road passing along the Upper Richmond Road at the bottom of Putney Hill. After the traffic had passed, Loveridge started up his car again, but owing to the steep grade of the hill he was only able to drive at his third speed. The car in question is a very heavy one with a landaulette body, and only of 20 horse-power. On the way up the hill, Loveridge was stopped by the police, who were manipulating a police trap, and was eventually summoned for exceeding the speed limit of 20 miles an hour.

At the hearing, Loveridge swore that it was mechanically and physically impossible for the car to proceed up Putney Hill at 29 miles an hour, and that the maximum of the speedometer never registered above 19¾ miles an hour. Notwithstanding this, Loveridge was stopped by the police, the police trap being under the charge of a constable whose evidence in similar cases has been repeatedly discredited, and his summonses dismissed. In one case he was proved to have set the stop-watch to go with another policeman, regardless of timing the car, and to have sworn at the trial that he was 200 yards away from the other policeman, although it was afterwards proved that the two policemen had broken up the trap and had vacated their positions and were standing together on Wimbledon Common.

This constable, whose record should have induced the magistrate to mistrust his evidence, swore that the car driven by Loveridge was going at a speed of 29½ miles. When Loveridge pointed out to him that the maximum hand of the speedometer stood at 19¾ miles, the constable, according to Loveridge, tampered with the mechanism and said that it was a friction drive and was not working properly.

Evidence in support of Loveridge's statement was given by one of the young ladies in the car, who swore that the speedometer never registered above 19¾ miles an hour, and evidence was given by an expert that the speedometer was working properly, and that he had it calibrated after the incident, and found it was correct, and had examined the friction drive, and that it was impossible for it to slip.

The evidence of the constable was not corroborated.

The magistrate convicted Loveridge, and in doing so, made the following remarkable observations :—

> Most of us when we get fairly caught in a police trap pay up and look pleasant. You have not thought fit to do that, but have taken up an hour and fifty minutes of the time of this Court, leaving me very little time for the rest of my work. You will pay a fine of £5 and 2 guineas for costs.

It is hardly too much to say that the invariable practice of this Court in dealing with fast driving of motor-cars has been to impose a fine of £2 and 2s. costs. On the very day when Mr. Hopkins fined Loveridge there were other cases brought by the same policeman for similar offences, and one and all were fined 40s. and 2s. costs, although in some cases the drivers were found guilty of going at a faster speed than the constable alleged in the case of Loveridge, who, we may add, had no previous convictions against him. It would seem, therefore, that he was fined £7 2s., including costs, instead of the ordinary £2 2s., because he ventured to defend himself against the charge brought against him; because—assuming him to be innocent as upon the evidence we have the right to assume—he refused to tell a lie and to plead guilty of an offence of which he was guiltless.

The solicitor who defended Loveridge, Mr. Staplee Firth, was so impressed by the injustice done to his client that he laid the facts of the case before the Home Secretary, with the result that he was informed by Mr. Gladstone that he does not consider there is any necessity for him to interfere.

We can see the difficulty in which Mr. Gladstone found himself when asked to quash the verdict of a Metropolitan magistrate who had been content to rely upon the testimony of a discredited policeman, but it is very lamentable that persons in the position of Mr. Hopkins should allow themselves to take such a very one-sided view of their duty. This is the gentleman to whom we referred last week under the head of "School and Gaol." In that case, as our readers may remember, Mr. Hopkins sent a respectable man, of blameless record, to gaol because, being stricken by illness, and reduced to want, he had refused to send his little girl to school on a bitter winter's morning, since her boots were broken, and he had no money to repair them. Unfortunately Mr. Hopkins places undue reliance upon police statements, and it is almost enough for an official of any kind to bring a charge to ensure conviction. Thus it comes that time and again we see much injustice done at the Court over which Mr. Hopkins presides.

THE POOR AND DIVORCE.

A case that came before Sir John Bigham last week illustrates the hardship of the law as it affects the poor who wish to get rid of unfaithful wives. An engine-driver sued for divorce. There was no defence, and the case was of the simplest, but it cost this man £70 to get released. Asked by the Judge where he obtained the money to bring the proceedings, he replied that he had borrowed £50 from a Money Society and that he had to pay the debt and interest by instalments of 5s. 2d. per week—*i.e.*, he will have a burden round his neck for years to come because the Law insists upon costly proceedings utterly unnecessary if justice was only considered. There is no good reason why in an undefended case, where there is no element of doubt, or complication, a man should not be able to obtain divorce for a five-pound note.

THE LAW OF MURDER AMENDMENT BILL.

This Bill has been re-introduced into the House of Commons, but there is no possibility of its becoming law this year unless the Government take it up, and Ministers have more than enough to do in other directions. The Bill proposes to classify murder in two degrees, to the first of which only is the penalty of death to attach. To convict of murder of the first degree, the jury must find as a verdict that "the death was deliberately committed by the accused, with express malice aforethought." This is a suggestion which has the support of the recommendation of the Royal Commission on Capital Punishment which sat in 1866. Another proposal is that a person aiding and abetting suicide shall no longer be deemed an accessory before the fact to murder, a change that would simply make the Law conform to practice. It is further proposed that infanticide by a mother at or within a month of the birth is no longer to be murder, and here again the change would conform to practice, and it would release the Judges from the necessity of pronouncing sentence of death when they do not desire to carry it out, or at any rate when there is certainty that it will not be carried out. The Bill also proposes that an attempt to commit suicide shall no longer be an attempt to commit a felony.

THE "INSURABLE INTEREST" SWINDLE.

With reference to our remarks on this subject in a recent issue a correspondent writes :—

> I have read with much interest your article treating of this subject, and I would like to ask a plain question: Is it not time that some of our legislators should exert themselves to suppress a cruel swindle regarded with abhorrence by all respectable life assurance companies? It is no secret that several large and wealthy life offices habitually encourage their agents to obtain life proposals from ignorant persons having no "insurable interest," in order that they may play the game of "heads I win, tails you lose," with people who can ill afford to lose money.

There can be no doubt that the action of certain large Insurance companies in accepting premiums upon lives without "insurable interest," and refusing payment when policies mature on the ground that they are illegal, is calculated to prejudice the public mind in some degree against insurance.

LEGAL ANSWERS.

Copyright in Photo.—Nip (Thanet).—The lady who sat to the amateur has no claim to the copyright in the picture which he made, as she made no bargain with him by which she reserved the rights. He cannot be prevented from dealing in the pictures.

Tenancy Notice.—Gael.—You seem to have taken the house on a yearly tenancy, and can only get out by giving notice to terminate at Michaelmas next year. It might, however, be urged that you had it on a quarterly tenancy, and you should give notice at Midsummer, and test the point with the landlord.

See Special Trial Coupon at Foot.

THE NATIONAL SHARE EXCHANGE

GREAT WINCHESTER STREET, LONDON, E.C.

Have Now Paid Clients £196,280.

The following Cheques alone amount to £17,493 2 8.

H H	280	0	0	J J C	160	0	0	L P E	125	0	6
H H R	175	10	0	Mrs. E L	131	2	4	W C	125	5	0
J D	165	0	0	S G R	80	0	0	R J C	157	0	0
Miss E L	84	10	6	J W	81	3	10	J A B	300	0	0
E R P	96	0	0	J M C	256	7	0	S P E	130	0	0
T S M	130	0	0	R J C	112	10	0	W C	152	17	9
D F S	85	15	0	C J W	138	11	3	W T W	91	10	0
G R P	120	0	0	G S	82	10	0	G S F	80	0	0
E R P	112	0	0	G S	127	5	0	J H F	86	0	0
J H K	106	10	0	W R P	81	15	5	O M W	152	0	0
P M	96	0	0	C J W	100	0	0	G S F	100	0	0
C J W	145	0	0	G F	94	8	6	Mrs. E M S	90	0	0
W F W	116	10	0	W J G	192	10	0	R G F	100	0	0
E R P	132	0	0	W C	88	10	0	R O N	90	0	0
W C	96	15	0	T J H	338	0	0	S A R	107	9	2
G L	88	10	0	W C	202	10	0	L P E	85	4	5
W J G	158	15	0	C J W	109	5	0	R G F	80	0	0
W J G	107	10	1	A B	179	3	4	W P P	80	10	0
H S R	200	0	0	T C M	125	0	0	W J G	87	10	0
W P C	83	5	0	S E M	98	2	6	W C	175	0	0
R S M	80	16	0	W C	500	0	0	A O A	130	0	0
W J G	242	10	0	R S	89	18	9	O M W	84	0	0
C G B	119	0	0	W P C	100	0	0	W C	89	14	0
W C	124	10	0	Mr. D V	106	5	0	H V	121	0	0
A B	82	10	0	W C	250	0	0	L P E	187	0	0
W C	106	0	0	J H G	315	0	0	W J G	261	5	0
S H O L	100	0	0	R D	310	0	0	M C	187	0	0
W J G	84	0	0	W A H	150	0	0	A B	85	0	0
W C	277	10	0	Mrs. H	100	0	0	S M J	140	0	0
W T	86	0	0	G M K	90	0	0	W C	180	0	0
C F P	104	14	0	W C	250	0	0	Mrs. D V	80	0	0
G H H	245	0	0	L P E	100	0	0	C G B	157	10	0
D	100	0	0	J W	100	0	0	C G B	83	15	0
S F F	99	10	0	A B	115	0	0	H B	114	10	0
S G	80	0	0	R G S	150	0	0	W C	141	0	0
S G F	100	0	0	W T	82	10	0	Miss D V	127	10	0
G H G	131	0	0	O M W	96	0	0	N P S	102	0	0
S F G	100	0	0								
T W P	100	0	0								
P L E	330	0	0								
G R L	100	0	0								
C S	147	15	4								
G H G	95	0	0								
F J B	216	0	0								
F S G	100	0	0								
F J B	108	10	0								
W S J	102	0	0								
E W C	291	15	0								
J J W	136	5	0								
Miss M A	93	10	0								
N O R	145	0	0								
G R R	125	0	0								
S M O	100	0	0								

EVERY CHEQUE CAN BE SEEN.

Telephone—712 London Wall. Telegrams—"Natsharex, London."

SPECIAL TRIAL COUPON.

The National Share Exchange

22, Great Winchester Street, London, E.C.

STOCK AND SHARE DEALERS.

J.B. 720.

Please forward me a list of 7,000 other cheques, together with full particulars of how with £8 and upwards the above sums were made.

NAME .....
(Rev., Mr., Mrs. or Miss.)

ADDRESS IN FULL .....

.....

JOHN BULL'S WOMENFOLK.

By Mrs. Bull.

The Joy of the Gym.

The days when physical weakness was considered essential to womanliness are, happily, past and gone. It is recognised now that sweetness of temper and capacity to bear the burdens of domestic life are both assisted by active exercise and proper development of the whole physical system. That grace is added to and womanly contours are not lost by gymnastic training was shown at a display given last week by the girls of many classes, all taught by teachers who had themselves been trained at a well-known gymnasium in the West End. The pretty damsels who fenced, jumped, did exercises on the parallel bars, and with Indian clubs, and so on, were charming in their youthful strength and grace. The audience loudly applauded the chairman, the Rev. Stewart D. Headlam, for years a member of the London School Board, and now of the Education Committee of the L.C.C., when he said that such training was particularly desirable for girls. He blamed the Board of Education for a stupid regulation which it seems they have made that girls may not go to the gymnastic classes at evening schools under the Board unless they also take up some sedentary study. It would be far better, said Mr. Headlam, if the Board made a regulation that no girl should be allowed to join a shorthand or a dressmaking class, unless she also joined the gymnasium. Mothers should send their kiddies to gym. as young as possible, for it not only causes them to grow up straight and well, but helps them to enjoy advanced athletics much more when they get into their teens and afterwards.

Evening Gowns Up-to-Date.

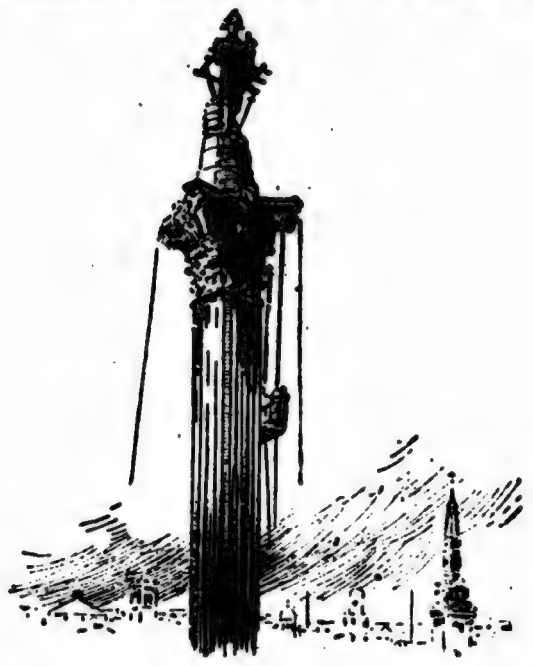
Imitation blossoms are being largely used to trim the tulle and silk muslin frocks in which débutantes of the season intend to fascinate all beholders. Marguerite daisies look especially fresh and girlish, and the touch of yellow in their hearts is not sufficient to destroy the aspect of snowy whiteness that is so justly popular with young girls just "out." A delightfully dainty frock of spotless tulle had the simple—almost childish—bébé bodice covered with a frilled fichu of white mousseline-de-soie, edged with lines of narrow satin ribbon. This fichu, of course, did not cover the bare shoulders, but came around over the sleeves. Round the décollétage was a bordering of ox-eye daisies. The skirt had three ribbon-edged frills, each one headed by daisies which formed clusters at intervals. A wreath of the same blossoms encircled the golden hair of the young wearer, a trail of flowers falling from behind the left ear to rest on the shoulder. Another gown, richer and more elaborate, had a sort of coat of white satin, fitting the figure perfectly and sweeping away into a long train behind. All down the front and round the border were imitation sweet-peas in shades of blue and mauve. The front of the gown consisted of exquisite open-work trimming, formed of sequins of harmonising tints laid over white satin. A large cluster of sweet-peas with trails of smilax was fastened at the décollétage. The hair ornament was a twist of mauve tulle passed through a diamond buckle, and ending in a cluster of flowers on either side of the elaborately-dressed black hair.

What to Wear Round the Neck.

At the present moment you may wear either a stand-up high collar, finished by a frill, or a low turn-down collar, leaving the throat bare, for both are equally fashionable. If you have a short neck do not be misled into thinking that the high, frilly affair will be most becoming. With the natural perversity of human nature, short-necked ladies often seem devoted to collars so high and tight that they resemble bandages tying a decapitated head on to the shoulders; as a fact, a turn-down collar in such a case often takes five years off the age as far as looks go. A pretty neck adornment worn by a swan-throated girl in one of the newest plays, is of rose-pink silk, very delicately and finely gauged. In the immediate front is placed a good-sized bow of the silk, a gilt buckle ornamenting its centre. A white frill runs round the top. The new turn-down collars that are beginning to appear in all the best shops can be worn either with light, fragile blouses, or with heavy serge coats, and form an equally pretty finish in either case. Such a collar is an excellent method of showing off skill in embroidery or drawn-thread work.

With reference to an advertisement to which in our issue of March 20th we directed attention, published in the *Seattle Daily Times* of February 18th, and referring, among other things, to the visit of the German Emperor to Sir Alfred Cooper, the President of Ridgway's, a Canadian correspondent, writing from Victoria, B.C., complains that we connected the Canadian Press with it, and points out that the *Seattle Daily Times* is published in Seattle, a town in the State of Washington, U.S. Our correspondent says it is unfair to blame the Canadian Press for vulgarity attributable to the United States. We quite agree. Our apologies are tendered to the Canadian Press.

A Famous Steeplejack



Nerve Strain, Influenza, Rheumatism—Cannot do any harm.

Mr. W. Larkins, 18, Alfred St., Bow, E., writes:—"After a hard day's work in mid-air, with my nerves practically on edge all the time, I have found Phosferine excellent for calming and strengthening them, and dispelling the intense bodily weariness caused by the prolonged strain of my dangerous occupation. After a dose of Phosferine I can get a sound night's rest, and resume my work next day without an interval between my labours, as was the case before I took the tonic. I take Phosferine with daily regularity, and to this precaution I attribute the fact that my nerves are always under strict control, and never fail me at critical moments. I also find it a protection against all the ailments and evils which my work would inevitably subject me to, and as a consequence I never now experience any symptoms or sign of exhaustion of any nature. For instance, exposure to all sorts and conditions of weather never affects me. I am immune to colds, chills, influenza, rheumatism (especially the latter which steeplejacks are subject to), neuralgia, muscular strain, and vertigo, simply because my system is so splendidly sustained by this great tonic. Only those who habitually depend upon the recuperative and rebuilding properties of this real tonic can fully estimate its worth."—March 11, 1909.

PHOSFERINE

THE GREATEST OF ALL TONICS.

A PROVEN REMEDY FOR

Neuralgia	Premature Decay	Anæmia
Rheumatism	Maternity Weakness	Malaria
Brain-fag	Nervous Headaches	Neuritis
Indigestion	Sleeplessness	Lassitude

and all disorders consequent upon a reduced state of the nervous system.

The Remedy of Kings.

Phosferine has been supplied by Royal Commands

To the Royal Family
H.I.M. the Empress of Russia
H.M. the Queen of Roumania
H.M. the King of Greece
H.I.M. the Dowager Empress of Russia
The Imperial Family of China
And the Principal Courts and Aristocracy of the World.

PHOSFERINE RE-CREATES THE NERVE FORCES.

Bottles, 1/1½, 2/9, and 4/6. Sold by all Chemists, Stores, &c.

The 2/9 size contains nearly four times the 1/1½ size.

THE DRAMA OF TO-DAY.

BY M. CLEMENT SCOTT.

"THE ARCADIANS."

How delightful! How enchanting! How tuneful! How charming! How picturesque and how well acted! Such a combination is so rare nowadays that it is well to make the most of Mr. Robert Courtneidge's exquisite production, so happily named "The Arcadians," at the newly-decorated, cosy and now handsome Shaftesbury Theatre.

"Be natural; tell the truth and you'll be young and beautiful for ever," is the text the authors have selected around which to weave their Gilbertian web, and nothing more entertaining in the musical comedy world has been seen since the days of "The Geisha," when all London flocked to see the glorious scenery with its almond tree groves and wisteria-clad "tea-houses" of Japan, introduced for the first time with such extravagant profusion by George Edwardes, and to listen to the sweet singing of that gifted little artist, Marie Tempest.

In "The Arcadians" it is the youthful Florence Smithson who thrills everyone by her beautiful, pure, true and sympathetic voice; those soft top notes of hers are worthy of a *prima donna*; small wonder then, that her melodious numbers are so rapturously encored.

Lionel Monckton and Howard Talbot seem to have inspired each other with delicious harmonies, for certainly these two composers have never turned out better or more graceful work, and where is it possible to find comedians quainter, more original, and in greater contrast than Dan Rolyat, who literally makes the theatre hum with laughter whenever he appears upon the scene, and Alfred Lester with his deadly serious and sentimental style of humour.

Phyllis Dare is pretty, she is young, and she sings and dances cleverly, and Ada Blanche doesn't look a day older than when I last saw her at—well, never mind, but time has dealt very gently with her, anyway.

"The Arcadians" is, from start to finish, an entertainment full of fun, infinite variety, and alluring attractiveness; and the gorgeous display of colour and movement in the wonderful scenes will linger long in the memory of all who go to see this entrancing show in Shaftesbury Avenue.

"ONE OF THE BEST."

Shall I ever forget the rapturous enthusiasm which greeted this stirring melodrama by George Edwardes and Seymour Hicks when it was produced for the first time at the Adelphi Theatre, with William Terriss—Breezy Bill, as we who loved him named him—as the wrongly-accused hero?

Oh! the shouts and cheers that went up when, after the funeral "drumming out" scene, where the gallant soldier lad, stripped of his rank, his pride and honour torn from him, and thrust disgraced outside the barrack gates, is proved innocent.

On Saturday night at the Aldwych Theatre there must have been many present who recalled that memorable scene; and many, too, who remembered the day when we all waited with bated breath for the verdict of the Dreyfus case, which, if I remember rightly, inspired the authors of "One of the Best" with the theme for their play.

Henry Ainley looks magnificent as Dudley Keppell, but he is not so convincing as poor Will Terriss was; I don't quite know why, except that Mr. Ainley is developing the bad habit of listening to his own voice, which is a pity, as he promised to be quite one of our first-class actors a year or so ago.

Mr. Harry Nicholls makes his welcome re-appearance again as Private Jupp, and Miss Nancy Price plays the villainess, originally acted by Jessie Millward.

Seymour Hicks is so clever that I am sure he will turn the latterly unfortunate Aldwych Theatre into one of London's most successful playhouses, and here's wishing this enterprising young actor the heartiest of good luck.

Buy "BOTTOMLEY'S BOOK."

FOURTH EDITION NOW ON SALE.

ORDER YOUR COPY AT ONCE.

Paper Covers, 1/-. Cloth bound, 2/6.

EVERY careful man has an Onoto Pen—and every careful woman too.

It's a pen for the careful—always ready to write and write well.

It has two supreme merits—it FILLS itself from any ink supply and it CANNOT LEAK.

Are YOU careful then ask your stationer for an

Onoto Pen

Self-Filling Safety Fountain

Price 10/6 and upwards at all stationers, stores, jewellers, &c.
Made in Britain by British labour.

Booklet about the ONOTO PEN free on application to Thos. De La Rue & Co., Ltd., 3?, Bunhill Row, E.C.

IMPORTANT.—For those who require a larger pen with a very flexible nib, a special model—the new G, has this year been put on the market. It is exceptional value for the money. Try this new G at your stationers.

Also ask him for Onoto Ink, the best for fountain and all other pens.

ond

Getting Ready for Summer?

Looking through last summer's suits? There is no need to restock your whole wardrobe because they look a bit dingy. Unless the material is actually worn out dry-cleaning will make them as fresh and smart as ever, without any injury. We have successfully practised the dry-cleaning process for many years past and we can give you satisfaction. Our fixed charge for cleaning and pressing is 3/9 a suit, and we also undertake repairs, and supply new linings, buttons, etc., at equally moderate prices. Write to-day for our new pamphlet "Clothes and the Man," and address of nearest branch or agency: or send your parcel direct to address below with instructions enclosed. We pay carriage one way.

Achille Serre, Ltd.,

HACKNEY WICK, LONDON, E.

(Phone, EAST 1265).

SALVATION!

"JOHN BULL" AND THE "WAR CRY."

The article on General Booth which appeared in John Bull of April 17th has, we regret to state, caused the good old *War Cry* to emit a stream of metaphorical blasphemy. Perhaps it would be more correct to describe it as having lapsed, backslidden, or fallen. Now, for many years, it was quite a religious paper—original, racy and human. We took it in ourselves. It was the one paper in England that indulged in prayer for its critics and assailants. But it is no longer Christian; it is distinctly Philistinian. It now revels in abuse without argument and rancour without reason. Here, for example, is a cluster of choice epithets thrown at us. We quote from the issue of Saturday, April 24th, on a page usually consecrated to lectures on the virtue of sanctified speech:—

"Utter piffle!"

"False from beginning to end."

"Mad hatters!"

"These gentry!"

Commenting on it, "One Who *Really* Knows" writes: "It is less vitriolic than might have been expected. Booth has long since ceased to control the stuff that goes through his printing machines. Salvation Army writers are past-masters at the game of generalities. There is not a false line in what I wrote, including the eulogies passed on the lively old leader. Was my statement of General Booth's occupations in his capacity as trustee false? Was my version of his early struggles false? Was my reference to his late gifted wife false or in bad form? The *War Cry* editor has surely erased from his code of morals the important command not to bear false witness. I challenge him to dispute one statement of fact in my article. Now, as the editor is benevolent enough to invite friends to seek information direct form the fountain head, permit me to ask:

> "(1) Why does Booth take John Manson's book—packed with charges, supported by figures and quotations—lying down? (2) Why does he treat in the same way the charges contained in the recent series of articles which appeared in this paper? (3) For what reason is a Profit and Loss Account omitted from the Army's so-called Balance Sheet? (4) Why does the Army conceal from the public the number of its enrolled members?

"If the editor does not wish to answer these legitimate questions direct to you, sir, let the accountants or legal advisers to the Army do so, and send the replies to the Press.

"*P.S.*—The correspondence resulting from the article is interesting. In reply to 'A Regular Reader' from Wimbledon my answer is—'It is possible to *see* a great deal of the Army and *know* little—Mrs. Bramwell Booth is the daughter of the late Dr. Soper and is a refined speaker, and the wife of Mr. Bramwell Booth. If the Army Band at Barnstaple assisted Mrs. Booth-Clibborn's Mission there, then that was an offence. I repeat what I wrote about her relationship to Headquarters. The long epistle from Camberwell covers too much ground for me to deal with. I agree with its conclusions. A Would-be Observer's question could not be answered except at some length. In my opinion the forces of permanence in the Salvation Army are practically non-existent. Its system of government will not endure. Its local administration of finances is thoroughly unsound, being based on regulations which the laity have to abide by. It is a system of taxation without representation. Then the main doctrines to which the members must subscribe are superstitions—so much so that a staff officer informed me only this week that the most thoughtful among them only refer to them 'in fringes.' Then, again, there are at work silently, disintegrating forces which only those who make a careful survey of the local work of the Army can discover. 'But for our young people and the band we should be nowhere.' This is the deliberate judgment of an Adjutant in the North of England, who, with his wife, has served in the ranks twenty-nine years."

What the Black Cat says:

My smoker friend, if you choose your Cigarettes on the common-sense plan, you will not alone consider the question of price, but also purity and conditions of manufacture.

Black Cat Cigarettes are manufactured from the purest and finest matured 1904 crop of Virginia Tobacco.

They are made with the most perfect scientific machinery, under ideal conditions.

In Black Cat Cigarettes the fullest value is given—a cool, fragrant, mild smoke at lowest cost.

These points are worth noticing, says the Black Cat.

THE BUDGET.— ***Although the duty has been heavily increased on Tobacco, no difference whatsoever will be made in the popular price of Black Cat Cigarettes to the public. They will remain exactly the same in price, in quality and in value.***

10 for 3d. 20 for 6d. None better at any price.

A New Innovation.

With each packet of Black Cat Virginia Cigarettes is now presented a Story full of interest from *The Black Cat Library*. The Library consists of 200 Stories of great and important events in British and the world's history.

The full set of 200 Stories will prove an interesting and valuable collection. When you have completed the series it will well repay you to communicate at once with Carreras, Ltd., London.

Black Cat Cigarettes

MATURED VIRGINIA—1904 CROP

BULL'S EYES.

NOTES OF INTERROGATION:—
Is Ab-dull?
Apropos the Deficit, will the Budget budge it?
Won't motorists find their pet-role an expensive one?
Wouldn't a reduction of the Civil Service *waste* produce better *figures?*
Is "Support Home Industries" Mr. Lloyd George's motto?
Isn't the Army Council "out of the Woods" yet?
Do Government contracts provide against "sweating"?
Aren't suggestions for a tax on bachelors attacks on freedom?
Isn't our Navy already sufficiently "docked"?
Is the Suffragist movement being miss-managed?
What does France think of "overtures" made in Germany?
Is Mrs. Catt, President of the International Women's Suffrage Alliance, afraid of a mouse?
Was Captain Hamilton getting too fat?

According to the *Lancet*, twenty hot-cross buns contain as much alcohol as a glass of beer. But less than that number of buns will make a man tight?

The Bill by which three great railways were to be amalgamated has been dropped. Fusion meant confusion.

"Growing Territorials," reads an *Express* heading. That's one way of getting them.

"Life is a mistake," says G. B. Burgin. No matter; since we all are wrong, we are all right.

The reported boom in the carpet trade is not surprising, since there is always "dust" to be got out of carpets at this time of the year.

"The Earth," the new play at the Kingsway Theatre, ought to be a success; so many people want it.

A Rougham, Norfolk, district council election ended in a tie between two candidates. It must have been a toss up which got in.

The burglar who inadvertently exchanged a parcel of stolen jewellery for one containing two pounds of soap, has probably not done laughing yet.

Thirty pounds a year is the income of the Rev. H. T. Owen, vicar of Trevor, Denbigh. Small blame to him if he lives up to his name.

MOTORIST (to policeman): "Which is the best hotel here? How about the White Hart?"
POLICEMAN: "No, sir; the White Hart ain't much class; the Blue Bell is the most *classical* hotel in these parts!"

"Imagine getting £208 a year for kicking a ball," said Judge Willis recently. No doubt it is a paying game.

"Is the Whist Drive Illegal?" asks a morning paper. We don't know, but we shan't give it up.

"Never joke in business," says Judge Willis. Few men find business a laughing matter.

"In a German invasion British action might be paralysed by the blowing up of the Admiralty," says the *National Review*. No fear; the Admiralty is used to it.

At the Old Bailey recently a man was bound over for committing bigamy at seventy-three. "Never too late to *splice*" must be his motto.

"Fortified at Fifty by X——," reads an advertisement. More bad spelling.

"Which bird sings best?" asks the *Daily Mail*. We have a preference for the oof-bird.

The paragraph in a contemporary headed, "Authoress Dies in Poverty," and concluding with a verdict of "Natural Death," is a fine specimen of unconscious humour.

Men are like horses; some are thoroughbred 'uns; others thorough bad 'uns.

Some of our railways are abolishing the second-class carriage. What we want is a line on which all carriages are first-class.

CURIOUS ADVERTISEMENTS:—
To let, for hunting season or longer, Blank Rectory; excellent stabling, large grounds, 11 bedrooms, hounds constantly run through.
We have cleared a Scotch merchant's remains of overcoats at a big reduction.
Blank's Chocolates.—We solicit a trial, and have no fear of giving satisfaction.
It is 54 years since our Christmas Cake was first put on the market.
Will make pair of trousers for five Norwich hens; patterns or offers.
For sale, good doctor's half-brougham.
Birth.—On the 23rd inst., at Blank, the wife of John Dash, of a daughter (corrected).
November 5th.—Notice.—No person can be supplied with fireworks under 13 years of age.
For sale, a spotted Dalmation doctor's carriage dog.
Lost or strayed, sable collie dog, white breast, also neck and two front feet.

THE WORST MAN IN EUROPE

Chapter I.—HOW HE BROKE A QUEEN'S HEART.

Chapter II.—HOW HE TREATED HIS DAUGHTER.

Do not fail to read this amazing and true Story in

THE COMET

1d. 1d.

OUT TO-DAY.

JOHN BULL'S LETTER BAG.

[The Editor *replies to, and has a chat with, some of his numerous correspondents.*]

NOTICE TO CORRESPONDENTS.—Will readers, when sending cuttings from newspapers, take care that in each case a sufficient portion is sent to identify the name of the paper and the date of issue?

CORRESPONDENTS, when referring to previous communications which they may have addressed to us, should always mention the nature of the matter therein referred to—such as whether it related to a legal, financial, insurance, publishing, or general enquiry.

Special Notice.—*Owing to the great increase in the number of* enquiries *received, consequent upon the abnormal growth in our circulation, it is no longer possible to answer them all in "Letter Bag." The Editor will, however, in special cases, endeavour to reply by post to those correspondents who forward a stamped addressed envelope. When answers already standing in type have been published,* only those of general interest *will appear. The Editor will, of course, still be grateful for information, "biscuit" material, newspaper cuttings, etc., which will be duly acknowledged in these columns.*

AUTHORS and artists submitting MSS. and drawings for consideration must write names and addresses upon the back of their work. The Editor can accept no responsibility for the safe custody of MSS., etc., so forwarded, but will endeavour to return unaccepted work **when stamps have been enclosed in payment of postage.**

E. S. (East Croydon) asks, "Is there no way of showing up the Imperial Art Supply Company and exposing their methods of obtaining 7s. 6d. out of many poor people that cannot afford to pay it?" He asks whether we will insert a paragraph asking those who have had dealings with the concern to communicate with him in order that the correspondence may be forwarded on to him. Our answer, however, is in the negative, as we have often touched-up the concern and it is suffering from over-exposure. Unless there is some further development we shall not print any more warnings just at present.

W. E. (Highbury) wishes to know where the two trials of Gardiner took place. We do not keep a record of these things, but no doubt some of our readers can enlighten him.

P. L. B. (Leicester) sends us some correspondence showing that Martins, Ltd., 25, Cheapside, recently sent a friend of his a box of cigars, requesting him to purchase. As he had never asked for them he did not trouble to return the cigars. He then got various invoices, followed by a polite letter from a solicitor requesting payment and stating that "he had favoured them (Martins) with his orders"! Then came a printed letter from the solicitor demanding immediate payment and threatening proceedings in default. Of course P. L. B.'s friend is not bound to return the goods—all he need do is to leave them at home so that the senders may call for them. We are afraid that this is not the only instance in which this trick has been tried on.

H. H. (Bermondsey).—No doubt the Protestant Alliance stirs up much unnecessary strife. We note that the Bishop of Galloway repudiates the sentiments attributed to him.

W. T. M. (Tottenham) informs us that, at the inquiry *re* incorporation of Wood Green, counsel asked: "Is it not a fact that nearly all the men employed at Barratt's factory are women?" What was the answer?

R. W. H. (Stratford) wants to know "what was for tea" when the Guildhall persecution came to an end. Well, we did have an extra shrimp.

M. C. B. (Elgin Avenue), commenting on the case of a young woman who recently received a nominal sentence for forgery, says: "The young lady is obviously of the race of Judas Iscariot, at present all-powerful in this so-called Christian country. She has committed a mean robbery, but *because* she is an impudent Jewish alien and *because* the Jewish ladies have befriended her, she is let off with four days' imprisonment. How different the sentence would have been in the case of some poor Christian, workless because of the presence of so many aliens, and driven to steal a loaf or a ha'porth of coal. Please rub this favouring of this noxious race of parasites and thieves into *your* public." M. C. B. is evidently an anti-Semite.

W. J. P. R. (Aldershot) protests against the insufficiency of fining a man £2 for throwing foot-warmers out of a railway carriage window. But, according to the report he sends us, this was the maximum penalty.

W. C. (Upton Park) writes: "I notice that B. S., Jun. (Forest Gate), has been troubling you several times lately. What the deuce does he want to keep writing such idiotic drivel for? I remember him making a boast that, since the demise of a certain man, he claimed to write more letters to the papers than any other. What a boast! Why don't they send him to some home? Give him a box of biscuits, and choke him. Wishing you every success and safe delivery from such a pest." What says B.S., Jun. to this W. C.?

J. A. (Paternoster Row) is glad Roosevelt did not come to London, for he thinks "John Bull's cubs would have torn down the Union Jack in his honour, as some of them did in Wellington, N.Z."

J. W. (Glasgow) wants to know how many deaths have resulted from nitrous oxide gas administered by (1) doctors, (2) dental surgeons, (3) unregistered or unqualified dentists. We will inquire.

A. B. F. (Manchester) answered an advertisement for a travelling salesman, and received particulars of a prize offered by a paper called *Canada*. He thinks this kind of hoax unfair to unemployed persons, who can ill afford stamps for postage. So do we.

E. H. (Sheffield) sends us an "On the Line Almanack," issued by the United Kingdom Temperance Union. We note that it gives Good Friday on a Saturday and Easter Monday on a Tuesday. Also that the death rate of innkeepers is 2,030 per 1,000 males.

Wallace (Wellington).—Six months is a hard sentence in all the circumstances. Let us hear mor

R. W. H. (London, N.) says it would have been "more to Lord Burton's credit if he had paid a fair wage while he lived instead of sweating people in order to leave a pile to charity, and be called blessed while he died." Ahem!

"Holy Friar" (Kettering) sends us a cutting about a man alleged to have stolen six rabbit skins, and then offered them for sale to the original owner. Our correspondent considers this "a case of cucumber cheek."

W. G. O. (Royston) can get no satisfactory answer from Fisher and Co., "the genuine Government contractors," Woolwich, who advertise in the *News of the World*. He sent them 5s.

J. P. B. (Birmingham) and others.—"Metal disease" was quite a good misprint, and deserves a gold cure. If the allegations were true, it was the wife who suffered from "metal disease."

A. N. (Glasgow) sends us a report of an Orange gathering, where the chairman said "he had seen Orangemen in tens of thousands in the streets of their own town of Airdrie." After dinner, perhaps.

"Em-Ah" agrees with our advice about learning Russian, as he has employed his leisure time profitably in that way. Horosho!

LONDON'S LATEST RENDEZVOUS.

COVENTRY RESTAURANT and GRILL ROOM,

RUPERT STREET, COVENTRY STREET, W.

Speciality: Old English dishes and French cuisine at moderate prices. Light orchestral music. THIS RESTAURANT, being on the ground floor and possessing a sliding roof, is the coolest room in London. Its position in the midst of theatreland is unique, and should be a great attraction to the theatre-going public. Telephone, 6269 Gerrard.

DELICIOUS IN FLAVOUR
OF DELIGHTFUL AROMA
AND
HARMLESS ON ACCOUNT OF ITS ABSOLUTE PURITY

"LUCANA" SANDORIDES CIGARETTES

HIGHEST GRADE VIRGINIA CODE L.V | SELECTED TURKISH LEAF CODE L.T

IN BOXES OF

100	50	20	10
4'9	2'6	1/-	6d

SOLD BY LEADING TOBACCONISTS EVERYWHERE OR POST FREE FROM
W SANDORIDES & Co LTD
5, OLD BOND ST. LONDON, W.

£5 For a Word

A word is wanted by a dairy produce company, suitable as a trading name. The word should be short, euphonious and suggestive of goods sold, such as butter, eggs, tea, etc. If the word lends itself to illustration so much the better.

Write the words you suggest on a post-card and address to
The Dairy Co., c/o London Press Exchange, 15, Strand, W.C.
If your word is adopted the £5 note will be sent you within a week.

After Shaving.

ICILMA FLUOR CREAM is the only rational cream to use after shaving, because it is so soothing and comforting that it immediately removes any soreness and irritation which shaving is apt to cause. Used overnight, it makes the morning shave surprisingly easy.

Of all Chemists, 1/-. Send 2d. for sample to
(Dept. 5) 14a Rosebery Avenue, LONDON, E.C.

Icilma Fluor Cream.

THE ETHICS OF ADVERTISING.

ADVERTISEMENTS IN ARTICLE FORM.

Is it Fair to the Reader?

Nowadays, when advertising has reached such a point that even Abdul Hamid, late of Yildiz Kiosk—present address Salonica—probably smiles, and metaphorically shakes himself by the hand at the grand personal advertisement he has obtained by quitting the throne of Turkey, and giving up the position of Shadow of God upon earth. He may not make much use of the notoriety forced upon him, but should he ever be homeless and hungry, what a chance he has of appearing on the music-hall stage of England. As a draw Abdul would be worth more than Violet Charlesworth and Salome put together, while no doubt Americans would give more in a month to hear him sing in Turkish than a Scottish warbler could make in a whole lifetime.

This is only supposition, however; but we do know to what expense large patent medicine, and health culture, and business firms generally, will go to in order to bring their name and wares before the general public. A reader perhaps peruses half a column of apparently a topical subject only to find that Rabbits' hair tonic will grow whiskers on a flat iron. Now surely a firm that goes to the trouble and expense—for all these articles are paid-for advertisements—is entitled to draw attention to itself by every means in its power. A business house exists by trading, and, to make trade, its wares and goods must be brought before the notice of the public. The present-day newspaper reader is "fed up" with ordinary stereotyped, large-type advertisements, and passes them by with but a casual glance. Not so the cunningly started article—he reads half-way down and then, when the real truth dawns upon him, and the name of the firm is forced under his notice, he reads on in order to see what they have to tell him now that they have obtained his attention.

Perhaps he becomes a customer, and perhaps not, but at any rate the firm have impressed their name and business upon him, and future advertisements recall the name to mind and their object is gained. He knows them and knows what they sell.

Take the case of one of the largest and keenest advertisers in London—the Midland Furnishing Company, Ltd., of 15, 17, 19, 21 and 23, Southampton Row, Holborn, London, W.C. All newspaper and periodical readers know their name and business. Everyone knows that they are the pioneers of the gradual-payment system and one of the foremost furnishing houses in the trade. Everyone knows that by their system of gradual payments, goods can be purchased from them at the lowest of cash prices, and the payments extended over three years without any interest or extra charge whatsoever, neither do they ask for any deposit. Hundreds write up for their free guide and catalogue, and more, even, visit their spacious showrooms and wonderful model flats.

Therefore, they build up their trade, and provided that fair value is given for money spent with them (in their case that goes without saying, as otherwise their "copy" would not be accepted by JOHN BULL), they are certainly entitled to use any means in their power to bring their name to the notice of the public, and are, moreover, to be congratulated upon the smart methods they employ to do so.

A reader should not grumble because he imagines he has been "caught." This is far from the truth. The firm has simply taken a neat way of making an announcement, just as fair and far more "classy" and clever than the old-fashioned methods of, say, circularising.

They have a fact to state, and a notice to bring before the public, and they are certainly justified—not to say commended—upon having achieved their object.

The same cannot be said of all styles of advertising. It is ludicrous in the extreme to see firms advertising that they are the first in the world, have the largest and finest stock, and give more advantages than anyone else, etc., *ad lib.*, not in a delicately and daintily worded advertisement, but in an advert. that looks for all the world as if the type box had been upset and the result reproduced in the paper. It seems such a perfectly logical conclusion to arrive at that a firm that cannot go to the trouble to advertise—shall we say elegantly—or even if they are willing to go to the trouble, are not capable of nice advertising, cannot have much taste and discrimination in the selection of their wares, and therefore cannot give customers the satisfaction they should receive. The whole thing resolves itself into one fact. A well and elegantly advertised market is the cheapest for the purchaser. The reader must not think that these last remarks refer to the firm previously spoken of in this article. Far from it. Their advertising is always readable, dainty, and more than high class.

Below will be found a letter from the Advertising Manager of the Midland Furnishing Company, of Holborn, W.C., which is printed in full, and which, strangely enough, practically endorses the views previously expressed on this page.

15, 17, 19, 21, and 23, Southampton Row,
Holborn, London, W.C.
April 23rd, 1909.

SIR,—Perhaps you will be good enough to give publicity to a few words upon a subject that must have interest to all advertisers, and probably 99 per cent. of the general reading public. I mean the use of topical headings and smart catch-phrases in advertisements written in article form, and even the business morality of the advertisements themselves. As a representative of the advertising department of a firm that advertises to a greater extent than is generally done in the retail trade, I think I am entitled to a few words in defence of a method that, while of American origin, is beginning to be adopted by all cute advertisers this side of the water—the method I have already referred to. Take my own firm for instance. In placing these "advert. articles," more care has to be spent than is perhaps dreamed of by the general public. The expense is certainly greater than ordinary advertising, because while space is paid for—and often 33 per cent. or more is charged extra for advertisements in that form—time and money must not be stinted in order to gain the best articles and paragraphs for the purpose.

Does it not at once occur to you that a firm going to so much trouble and expense to obtain customers would be the last one to risk losing them when they are once made? Therefore, the customer can be certain that when placing an order with such a firm he will be treated well, and no trouble will be too great for the firm to go to in order to please him and retain his custom.

If they are sharp enough to obtain an order in the present-time competition, they will be smart enough to give good value and so be sure of continual patronage. Therefore, in the end the customer benefits as well as the shopkeeper—which is the ideal of fair trading.

Yours, etc.,

The Editor CECIL ALFRED.

A. C. H. (Derby) complains that the Post Office advertise their charges for long distance telephone calls, stating that "communication is provided between all Exchanges in the United Kingdom," but on it all reference to the charge of 2d. for putting through to the trunk line. He thinks it is "playing it a bit low" for a public department to resort to such tricks to do trade.

R. R. (Coventry).—No biscuit for "brilliant flashes of silence." The saying is a twin brother of "sixty years young."

"Only One of the Rank and File" (Sierra Leone) takes exception to the statement of Professor W. J. Simpson, the expert in tropical diseases, that malaria is no longer a mystery, and West Africa could be made as healthy for the European as for the native. He believes the Professor was out there for only about a week, and he would like to see how the expert would stand six months of the private soldier's food and work. But presumably the Professor had in view the drastic methods of drainage and destruction of the mosquitoes which have made Panama almostentirely free of yellow fever and malaria, the great prevalence of which threatened at one time to stop entirely the construction of the Canal. The wonderful way in which these diseases were stamped out is very graphically described in "The Panama Canal and its Makers," by Vaughan Cornish, published by T. Fisher Unwin.

K. D. (Southampton).—Have nothing to do with John Weston and Co., blood-suckers (30, Duke Street, St. James's, S.W.).

J. M. S. (Pimlico) taunts us with alluding to 3 a.m. as night. Is it then day in South Belgravia?

W. F. B. (Charlton).—"Jaggle," indeed! What do you take us for?

J. T. (Chertsey).—We know nothing of the Somulax Co., which professes to cure insomnia.

A. H. M. (Lyc) quotes the following passage from "Canada in the Twentieth Century," by G. A. Bradley: "In the lake itself, and in the streams and smaller lakes around, is not only plenty of good fishing, but some excellent hotels." A bit damp, we should fancy.

"Eureka" (Aberavon) has obtained satisfaction from Pastimes, Ltd.

"Zanoni" protests that clocks are masculine. All the more reason to speak of a grandmother's clock

E. J. W. (Tralee) thinks the phrase "open postcards" redundant. So do we. Who has used it?

"A Sympathon" (Stratford) says he has a red face, and that he would make us Prime Minister to-morrow "if it could be done for a few shillings." Why be so stingy?

C. H. H. (Johannesburg) says *schelm*, not *skelm*, is a High Dutch, not a Boer word; also that the Amaxosa are confined to Cape Colony and are hundreds of miles from Natal.

"One Who Knows" complains of the wages paid by the City and South London Railway.

R. B. C. (S. Bermondsey).—We will have an article on conscription soon. The whole question could scarcely be threshed out in "Letter Bag."

L. H. (Norwood).—Our Editor is not doing any more racing till the next jumping season commences. Then he proposes to clear the board.

W. C. (Blackheath).—You should write to the Secretary of the Royal Masonic Benevolent Institution for Aged Freemasons and *Widows of Freemasons*, Freemasons' Hall, Great Queen Street, London, W.C.

E. C. V. (London).—We must not libel people on *ex parte* statements.

W. H. S. (East Finchley) and others.—We should be delighted to taste our own biscuits, but should not feel justified in doing so for a mere misprint.

F. P. (S. Kensington).—We are pegging away with our Bills, but the luck of the ballot has so far been against us. No odds about the General Election—we must not bet on certainties. See "Flesh and Devil."

"An East-End Sympathiser" (who for the present prefers to remain anonymous, but gives us his full name and address) would like to meet one of the young ladies who were recently sent to prison by the Portsmouth Bench for stealing a pair of skates. He has picked out the one aged 21, because that is his own age, and, as he hints that he will shortly "be in a good position," his intentions are evidently honourable. We must not, however, be tempted into starting a matrimonial agency.

"Mining Engineer" (Liverpool).—We should recommend you to write to Messrs. Ochs Bros., 34, Clement's Lane, London, E. C.

P. R. M. (Basinghall Street).—Pastor May does enough meal distribution to afford a colour for his appeals, but he has been living on the business for thirty years and publishes no accounts, so it is impossible to say what proportion of the funds collected go to the poor, though it is believed to be very little.

"Economical" says he can beat the Vicar of St. Stephen's, Clewer, in the matter of thrift. Once upon a time he bought an overcoat for 14s. 6d., and wore it for nine years. His wife then thought it a shame to cut it up, but maternal devotion prevailed, and she made it into a suit for the eldest boy, who wore it every day for two years. Then it was altered to fit the second boy. A year later the lining was made into waistcoats, and the remainder is now part of a patchwork quilt, which is expected to last for the next 36 years. "Economical," indeed? We call it wilful waste to make patchwork of good clothes.

"Sille" (Enfield) says it was Mr. Parnell who glued his soldiers to the nursery floor. How silly to transplant the incident from Birmingham to Ireland.

L. L. (Russell Square) endorses previous complaints against the Holborn Empire Music Hall. It is certainly too bad if the management sells tickets when there is no accommodation.

E. W. (Kensington) wants us to point out that "the Salvation Army marches at 10.30 till 11.30 to prevail upon the brewers' and publicans' customers to come to their meetings in hopes of doing them good." All right!

T. R. W. (Halstead) wants us to settle the question. Is Arthur Balfour an Agnostic? We believe he has unsettled convictions about most matters. So why not about religion?

The OFFORD TRUSS

No Body springs—No Understraps.

Simple Scientific Secure

The Offord Hygienic Truss is constructed upon sound scientific principles. Always clean and comfortable; a soft, washable band takes the place of the cumbersome body spring, a small vulcanine pad gives pressure only where required; it is self-adjusting and responds to every possible movement of the body. Endorsed by medical men.

FREE TRIAL. If your chemist has not got the Offord Hygienic Truss in stock, write to us mentioning his name and we will arrange for you to have a Free Trial. Ask for a Descriptive Booklet.

THE OFFORD PATENT HYGIENIC TRUSS CO., LTD. (Dept. 102), 44 St. Andrew's Street, Cambridge.

By Royal Warrant.

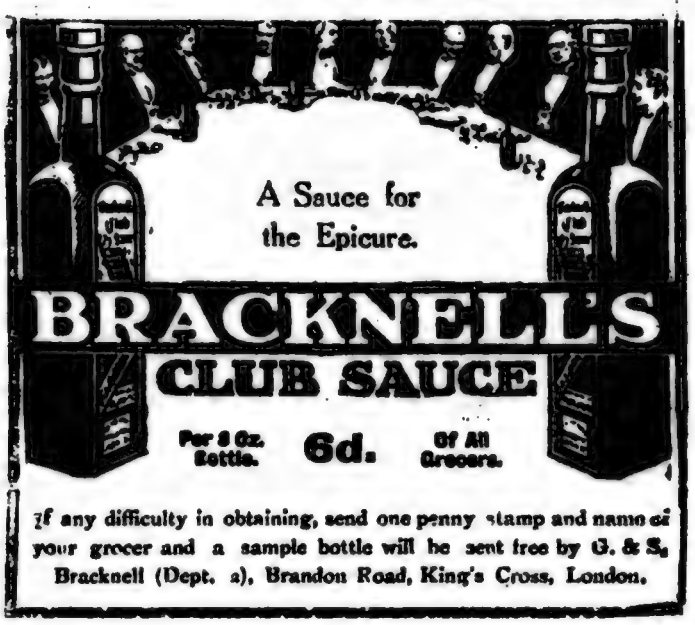
CEREBOS SALT

GUARANTEED

Pure, Wholesome and Beneficial.

Manufactured amid green fields away from City smoke and dirt.

Never touched by hand during manufacture and packing.



If any difficulty in obtaining, send one penny stamp and name of your grocer and a sample bottle will be sent free by G. & S. Bracknell (Dept. a), Brandon Road, King's Cross, London.

DO YOU ASPIRE

To Become an Author or Journalist?

If you do, then we can tell you how to make the best use of your talents, how to avoid the heartache of returned MSS., how to "get there" by the short straight route.

Naturally it takes some time to find your proper groove, the channel most suited to your particular talent, but if you have ability we say unhesitatingly "it can be done." You want to serve a short "Apprenticeship" under our guidance. We say short and wisely, because of the very Newness of Discovery. Genius finds a ready market if directed into the proper channel

It may be that you have a special aptitude for essay writing; perhaps you are a correspondence letters confer the right of pleasantry on the recipient; in either case there is the possibility of turning your gift to the very best account. Do so, get advice from those who can advise from experience

Let us advise you. Send a note to-day to

THE LITERARY CORRESPONDENCE COLLEGE,

Room 14 9, Arundel Street, Strand, W.C.

ROMANO'S

399, STRAND.

The Paradise of all good gourmets.

BIRKBECK BANK

Established 1851.

SOUTHAMPTON BUILDINGS, HIGH HOLBORN, W.C.

2½ PER CENT. INTEREST

allowed on Deposit Accounts, repayable on demand.

2 PER CENT. INTEREST

on Drawing Accounts with Cheque Book.

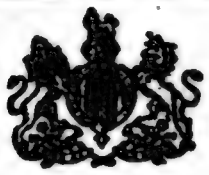
All general Banking Business transacted.

ALMANACK with full particulars, POST FREE.

C. F. RAVENSCROFT, Secretary

LIPTONS

BY SPECIAL APPOINTMENTS



TO H.M. THE KING.

TO H.M. THE KING & QUEEN OF ITALY.

TO H.M. THE KING OF SPAIN.

TO H.I.M. THE GERMAN EMPEROR.

Growers of the Finest Tea the World can Produce.

NO MIDDLEMEN'S PROFITS.

NO QUALITY EQUAL TO LIPTONS.

Direct from the Tea Gardens to the Teapot.

Sole Proprietors of many of the most famous Tea, Coffee and Cocoa Estates in Ceylon, covering thousands of acres.

LIPTONS,

CHIEF OFFICES:

CITY RD., LONDON, E.C.

BRANCHES & AGENCIES EVERYWHERE.

LIPTONS TEA.

THE

LARGEST SALE IN THE WORLD

"PRUDENCE"

A FREE BOOK.

Which Shows Investors Not Only How to Deal but also How to Protect Themselves on the Stock Exchange

IN AN EFFECTIVE WAY.

CONTENTS.

PART I.

SPECULATION.

	Pages
Americans, as an Investment	10
Disadvantages of One, Two or Three Point Margin ...	23
General Rules...	15
How to start a Speculative Account	9
How to calculate the Approximate Margin required ...	12
Home Railways as a Speculative Medium	15
How to deal in American Rails	20
Highest and Lowest Prices for the last Ten Years on Principal American Railways	32
Introduction	5
Limits for Buying or Selling	31
Mines—for Speculation and Investment	21
Most Suitable Securities for Speculation	13
Options	24
The Call Option	25
The Put Option	26
Double Options	28
Terms of Business	29

PART II.

INVESTMENT.

A few Points which we investigate before advising Clients	58
Banking	64
Different Classes of Securities	52
Introduction	41
Investment	44
Increase of Return to Capital	51
Instalment Issues	54
Increase of Capital and Resultant further Increase of Income	56
Premiums and Discounts	55
Profits on Sales	56
Safety of Capital	46
Summary	62
The objects to be aimed at	46
The Geographical Distribution of Capital	48

Write for Free Copy of Book called

"PRUDENCE,"

To the Managing Director,

STOCK EXCHANGE & BANKING CO., LTD.

7 and 8, Great Winchester Street, LONDON, E.C.

Telegrams: "Subdeposit, London"

Telephone: 7537 Central

The Secretary of the Charing Cross Hospital writes us, apropos our recent paragraph relating the experience of a patient at that Institution, that "this hospital is maintained by the charity of the public for the purpose of treating those persons who are *incapable of paying for professional advice*. Unfortunately there are, and always have been, people who try to obtain help from hospitals, although they can well afford to consult a medical man outside. It is partly to detect these frauds that we employ an Almoner, and your correspondent who states that he habitually contributes to hospital funds ought surely to rejoice that such care is taken to protect the interests of subscribers, and to see that his money is not wasted on improper objects."

W. G. B. (Ashford.)—We agree that 20s. a week is not an extravagant salary for the Faversham Rural Council to offer for a man to "take charge of five parishes, manage the highways, superintend works, keep accounts, and provide his own bicycle for getting about the district." It would be better to get a job breaking stones on the road.

J. C. (Dalston).—Yes, we knew that "Alfred Mace, son of Jem Mace, is an evangelical preacher," and we are glad to hear that he is doing well.

J. O. E. (Newport) "goes for" the writer of our recent little story "Too Old at 36," and hopes his next article "will be devoid of drivel." We have passed the suggestion on.

E. R. (Eastbourne).—The Secretary of the "National United Temperance Council"—what a lot of these bodies there are!—would appear from his letter to the *Eastbourne Chronicle* to be a bit of an ass.

(*We regret we are obliged to hold over a large number of replies.*)

BIRTHDAYS OF THE WEEK.

JOHN BULL'S GREETINGS.

May 9th. J. M. BARRIE.

Neither do thou lust after that tawny weed tobacco.
—*Ben Jonson.*

A custom loathsome to the eye, hateful to the nose, harmful to the brain, dangerous to the lungs, and in the black, stinking fume thereof nearest resembling the horrible Stygian smoke of the pit that is bottomless.—*A Counterblast to Tobacco, by James I.*

May 11th. CURTIS BENNETT.

Fear God, and offend not the Prince nor his laws,
And keep thyself out of the magistrate's claws.
Thomas Tusser.

May 11th. CUTCLIFFE HYNE.

Say forth thy tale, and tarry not the time.—*Chaucer.*

May 14th. SIR SQUIRE BANCROFT.

As in a theatre, the eyes of men,
After a well-graced actor leaves the stage,
Are idly bent on him that enters next,
Thinking his prattle to be tedious.—*Richard II.*

May 14th. HALL CAINE.

Thou madest Man.—*Tennyson.*

May 15th. PROFESSOR RAY LANKESTER.

Hand in hand with Science.—*Tennyson.*

TRADE NOTES.

Messrs. Horace Marshall and Son are publishing a very useful little book, price 1d., entitled "Careers," which gives much useful information as to qualifications, examinations, salaries, future prospects, and so on, of about fifty occupations, trades, and professions open to boys and to girls.

We direct our readers' attention to the fact that Messrs. Curzon Bros. are now distributing their new season's patterns for Spring and Summer, 1909. There has seldom been a greater choice or more wealth of colour than is revealed in this collection of fabrics. All the dominant shades for the coming season, greens, browns, olives and purples, are included in the collection, whilst the qualities are, as usual, first-class. Readers should drop a postcard to Curzon Bros. (Mail Order Dept.), 60 and 62, City Road, London, E.C.

The Coventry Restaurant and Grill Room, Rupert Street, Coventry Street, W., is well worthy of a visit. This restaurant being on the ground floor, and having a sliding roof, is the coolest room in London, its position in the midst of theatreland is unique, and should be a great attraction to the theatre-going public.

"BLACK & WHITE" WHISKY

BUCHANAN'S POPULAR 'SCOTCH.'

IT'S A BOGEY

Many thrifty capable housewives reluctantly permit the appearance of the table to be spoiled by a shabby worn out collection of Knives and Forks, under the mistaken idea that a brand new set of Sheffield Cutlery is so expensive as to be quite out of reach. Our system of supplying direct from the factory has made objection to the expense nothing more than a bogey which vanishes immediately the low factory price of our Cutlery is mentioned, and our easy subscription method enables you to buy without effort.

Merely send 2/6 with your promise to pay nine monthly subscriptions of 2/6, and we deliver NOW our World-famed "Enterprise" Parcel made in our own Factory

WE ASK FOR ONLY 2/6 WITH ORDER

51 Pieces for 25/-

2/- in the £ Discount Cash with order.

as described below. The Knives are of Genuine Sheffield Steel, with handsome Ivorette handles, matched in perfect imitation of real African Ivory, and the Spoons & Forks are of Columbian Silver, which is as white as genuine sterling silver and of exquisite polish.

CONTENTS of the "ENTERPRISE" PARCEL:

6 Table Knives	6 Tea Spoons	1 Moist Sugar Spn
6 Table Forks	6 Egg Spoons	1 pr. Sugar Tongs
6 Dessert Knives	2 Table Spoons	1 Butter Knife
6 Dessert Forks	2 Salt Spoons	7 days appro, we buy back if not satisfied
6 Dessert Spoons	2 Mustard Spns	

Catalogue Free We send our Handsomely Illustrated Manufacturers' Catalogue of Genuine Sheffield Cutlery and Plate post free to your address. Pocket Knives, Razors, Work Cases, Cruets, Jam and Butter Dishes, and Specialities for Presents at economical prices. Ask for Catogue H

J. & G. GRAVES Ltd., SHEFFIELD.

FREE TRIAL

We will supply straight from our works to anyone a high grade Coventry made "QUADRANT" cycle on credit at trade price, and send the machine on TEN DAYS' approval

BUY DIRECT FROM FACTORY AND SAVE SHOP PROFITS.

"QUADRANTS" have won TWENTY gold medals for excellence; are ridden by royalty, and guaranteed for TEN YEARS

An improved, fully equipped, list at model for £3 10s. cash. Agents' shop price, £5 15s. Monthly payments from 5s.

Write for Free Art Album.

THE QUADRANT CYCLE CO. LTD.
(Dept. J 2), Foleshill Road, COVENTRY

Oatine

Even the keenest razor often irritates the skin. Apply OATINE after shaving—it stops the burning and soothes the skin.

A FREE SAMPLE

of Oatine Cream will be sent on application, or for 3d in stamps a box containing eight of the Oatine preparations, and book on Face Massage.

THE OATINE CO., 270a, DENMARK STREET, LONDON, W.C.

ROYAL LONDON

Mutual Insurance Society, Ltd. (Founded 1861.)

FIRE, LIFE, HOUSE PURCHASE.

Claims Paid Exceed £5,000,000. Yearly Income exceeds £1,000,000

Agents Wanted. SPECIAL TERMS.

CHIEF OFFICE:

ROYAL LONDON HOUSE, FINSBURY SQ., E.C.

JOHN PRICE, HORACE DUFFELL, *Managing Directors.*

JOSEPH GILLOTT'S "IMPROVED J" PEN

Once having used the "Improved J" no one in the world could persuade you to accept a substitute. The "Improved J" is one of the best pens ever made—it writes with a soft, fluent, easy action which makes it ideal for all who use a broad-pointed pen.

SAMPLE CARD of Highest Quality assorted Pens sent post free on receipt of 2d. stamps. Sixpenny assorted Sample Box for 6d. stamps. If difficulty in obtaining, pens will be forwarded post free by

JOSEPH GILLOTT & SONS
(Dept. H), 37, Gracechurch Street, London, E.C.

ALEXINE.

MANY PEOPLE ARE FORCED TO EAT TOO MUCH in order to eat enough.

What you eat—how much you eat—or even how much you digest—is not the whole question.

By stimulating your appetite and aiding your digestion you may be only overloading your system with waste products.

ALEXINE will enable you to "get all the good out of your food." It is neither a food nor a medicine, but an aid to Nature.

The active principle of ALEXINE is free phosphoric acid, which acts upon the otherwise insoluble phosphates in your food and in your system, and enables your brain, your nerves and your muscle to take them up and make use of them.

Obtainable through all Chemists at 2/9 and 4/6 per bottle: or from sole British Agents at same prices, post free.

THOS. CHRISTY & CO.,
4, 10, 12, Old Swan Lane, London, E.C.

HAIR TURNING GREY.

Professor Henry Dubois' Hair Dressing Fluid, made from the receipt of a famous Parisian Hair Specialist,

RESTORES GREY HAIR TO A NATURAL COLOUR

in a natural manner, and

NEVER FAILS.

IT IS NOT A DYE.

Large Bottles price 2/6 each, sent in plain sealed wrapper.

Address:
PROFESSOR HENRY DUBOIS,
83, Wells Street, Oxford Street, London, W.

You are adding considerably to the value of your tooth-cleaning by first dipping the brush into a tin of

Calvert's Tooth Powder

Price 6d., 1/-, 1/6 & 4/-. If you prefer to sprinkle the Powder on to the tooth-brush, ask for our new package—a glass jar with sprinkler top, 1/- nett. For trial sample send a penny stamp to F. C. Calvert & Co. (JB Dept.), Manchester

The Positions We Have Open

are Positions such as are not met with every day—they are all Special Positions which Call For, and Pay For, Special Ability. Each position affords an Opportunity for a man with Special Knowledge. They are all High-Grade Positions in Technical, Clerical, Organising and Travelling capacities, and the salaries they offer range from £150 to £1000 a year. If you think that you can fill one of them write us to-day.

HAPGOODS, Ltd., 167a, STRAND, LONDON, W.C.
(Barton Arcade, 55, Deansgate, Manchester,
(Registered in Guernsey).

The Weak Point in Other Rackets is the Strong Point in the

'BEDFORD' TENNIS RACKET

The outstanding feature of the 'Bedford' is the Wedge, which, by an ingenious adjustment, gives a better balance and greater driving power than is possessed by any other Racket. The "Bedford" is specially strung with finest quality English Gut, the frame is made of highly seasoned English Rent Ash and the handle of selected mahogany.

START THE SEASON USING THE 'RACKET WITHOUT A WEAKNESS.'

PRICE 27/6

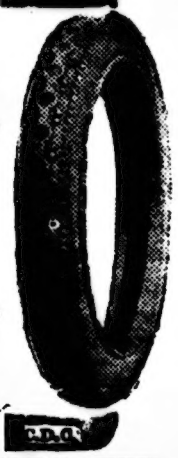
To be obtained from all High-class Athletic Dealers and Stores.

Sole Patentees and Manufacturers —
THE M.C.C. BAT WORKS, Ltd., BEDFORD.

NOT AN EXPERIMENT

but the result of experience.
The new all rubber

KEMPSHALL ANTI-SKID TYRE



The Cheapest Anti-Skid all rubber tyre obtainable.

THE KEMPSHALL TYRE CO. OF EUROPE LTD.,
1, Trafalgar Buildings, Northumberland Avenue, London, W.C.

Telephone: No. 244 Gerrard (two lines).
Telegrams: "Studless, London."

Agents for the United States:—
MESSRS. CRYDER & CO.,
583, Park Avenue, New York.

Use the finest and most economical Writing Fluid for your office.

All Stationers sell it. In bottles 1d. to 3/- each.
F. MORDAN and CO., 32a, City Road, London.

What is Your Number?

See page iii. of cover.

RACING NOTES.

By W. LOTINGA.
("*Larry Lynx*" *of* THE PEOPLE, *and* "*Magpie*" *of* THE GLOBE.)

Royal Rouge.

A JOHN BULL reader sends me the following clever lines apropos the destruction of Mr. Hibbert's Royal Rouge:—

"*Royal Rouge has been destroyed. . . Mr. C. Hibbert is going to have the feet of Royal Rouge mounted.*"

Old Royal Rouge, a quondam crack,
Has run his final heat.
No more will jockeys mount his back,
But Hibbert mounts his feet! R. L. W.

Prophetic.

The necessity to follow the horse rather than any obvious advantage he has in the handicap makes one suggest that SUMMER should be supported in the Great Cheshire Handicap to-day (Thursday), while to those at the Harpenden meeting, Mr. S. B. Joel's colours will doubtless appeal, and MOORLAND LAD should win the Hertfordshire Handicap.

Kempton, of course, provides quite a good card. The Stewards' Handicap should give reparation to

PRESTER JACK

for his Hurst Park defeat, although there is bound to be danger from another of Mr. Basset's representatives, this time Sungauge.

Although penalized, his weight now is only 6st. 10lb., and therefore FLYING THOUGHTS must about win the Manor Handicap.

The next day the unlucky JACKSON, after a day or two's rest, will, at weight for age, take the Sunningdale Park Plate, while in the Jubilee I am content to rely upon

EBOR,

Triggs' mount, and who runs on his merits, as does his stable companion, Succour. Everybody at Epsom saw—or has since heard—that Ebor was pulled out of third place in the City and Suburban, but to even get as near he had to overcome extraordinary disadvantages, having got away the worst of all except Simonson, and being many a length behind the leaders down the hill. He is not a quick beginner, which is always a disparagement at Kempton, but cannot always encounter *all* the bad luck. I therefore conscientiously think that whatever beats him will win, and it may be policy if they are in the field to have just a trifle at long prices upon last year's winner, Hayden, and the City failure, Simonson, who similarly likes the course.

Dependent, of course, upon how he runs, or what happens at Kempton, where the course will not suit him,

CARGILL

would stand as my "star" selection for next week's Newmarket Handicap, which he won last year, for the big horse can stride out, as he needs to on this straight galloping track.

"TADDY'S
GRAPNEL
MIXTURE
BLEND OF CHOICE TOBACCOS.
Sold by all Tobacconists, in Tins and Packets, only.

LIVERPOOL VICTORIA
Insurance Corporation, Limited.
SUBSCRIBED CAPITAL - - £350,000.
FIRE. LIFE. ACCIDENT. HOUSE PURCHASE.
The Corporation issues prospectuses with entirely new features in all departments of business. Agency applications invited. Write for prospectuses, and particulars of Agents' Progressive Bonus Scheme
Chief Office, 45-49, Holborn Viaduct, E.C.

THE MAN IN THE MOON.
THE MAN IN THE MOON.
TWELVE PAGES.
POSTED TO SUBSCRIBERS ON SATURDAY EVENING.
The Price of "THE MAN IN THE MOON" is 2s. 6d. per Copy, but readers of this paper can have a copy of next week's issue by sending ONE SHILLING.
Next Monday's issue of "The Man in the Moon" will contain:—
Letters to Celebrities.
Racing Systems and All About Them (by Chas. Schofield).
Weighing Room Whispers (by "Moonbeam").
Shooting Stars.
Rhymes from the Racecourse.
Messages from the Moon.
People we Meet at the Races.
The Light Side of Racing.
And last—but not least—
FOUR TREBLE-STARRED SELECTIONS FOR NEXT WEEK'S RACING.
Our regular subscribers have so far had a grand season, every week being a winning week. We are confident of beating all records during the next few weeks, and we want every sportsmen to rally round us.
All sportsmen who wish to fare well at the forthcoming meetings are advised to send
ONE SHILLING AND STAMPED ADDRESS
ONE SHILLING AND STAMPED ADDRESS
ONE SHILLING AND STAMPED ADDRESS
ONE SHILLING AND STAMPED ADDRESS
for the next issue of "The Man in the Moon." Please post early, as the demand is sure to be enormous.
The fact that the circulation of "The Man in the Moon" is increasing each week by leaps and bounds is ample proof that the information contained therein gives satisfaction.
Saturday's Popular Wire FIVE SHILLINGS.
No Agents. Address all communications:—
THE MAN IN THE MOON.
191, CORPORATION STREET, BIRMINGHAM.
Telegrams: "Moonbeam, Birmingham."

THE MONDAY MIDGET.
A Private Publication issued every Monday, 2/6; four weeks, 7/6. Post free, in Plain Sealed Envelopes.
The M. M contains exclusive and authenic news. A veritable *multum in parvo*. The Midget gives only the crème de la crème of Racing Intelligence. No horse is ever recommended without sound and distinct reason. The Midget boasts two Specialities, the "One-Horse" Overnight Code Selection, advertised in all the principal sporting papers, and the "One-Horse" Black Letter "Best thing of the Week" Selection.
Socio Address:—MONDAY MIDGET, Ascot, Berks.

SUCCESS GUARANTEED TERMS. THE RACING STUD.
Estab. 1900 and controlled by a POWERFUL COMBINE of WELL-INFORMED gentlemen, who have won the confidence and APPLAUSE of both Public and PRESS, including "Larry Lynx," of "The People" and "John Bull," "Vanity Fair," "The Umpire," "The Sporting Life," and "The Racing World," which says:—"'THE RACING STUD' have achieved a remarkable run for years past." On receipt of 7/6 we Guarantee to send you, under sealed envelopes, FIVE "BIG" WINNERS (one horse only for a race). No "odds on" counted. All genuine and big inspirations. Commence any day. Enormously successful. One trial will convince.
THE RACING STUD. 87. High Rd. Turnham Green, W.

I SAVE YOU POUNDS,
give longer credit—and offer far easier payment terms than anyone else.
Thousands of brand new SWIFT, HUMBER, COVENTRY CHALLENGE, TRIUMPH, PREMIER, PROGRESS, ROVER, RUDGE-WHITWORTH, CENTAUR and SINGER cycles always in stock.
High-grade Coventry-made Cycles from £3 10s. cash, or 5/- monthly.
A small deposit only has to be paid before the machine is despatched to you on approval.
No More Motor Cars! I'll buy a Bike from
Edwd. O'Brien, Ltd.
WRITE FOR LISTS.
THE WORLD'S LARGEST CYCLE DEALER
(Dept 19) Coventry
12 Years' Guarantee

Gold Medals Awarded Franco-British Exhibition, 1908. The only Wine Tonic Exhibit to gain this distinction.

Contractors to His Majesty's Forces, the Royal Army Medical Corps, and by Royal Warrant to T.M.'s The King & Queen of Spain.

YOU TRY

THE GREAT RESTORATIVE,

'WINCARNIS'

Poor blood and nervous ailments go together. Why? Because if the blood is impure, the stomach becomes disordered and unable to do its duty, the food you eat does not digest, and the system becomes clogged with poisonous germs that feed and thrive on unhealthy blood, destroying nerve tissue and with it nerve power. Wincarnis will build up and create pure healthy blood (which in itself possesses germ-killing powers), its warm and invigorating effects are almost immediate, and wasted nerve tissue is replaced, the stomach is made strong, the digestion of food is accomplished, and health of mind and body restored.

Recommended by over 8,000 Doctors.

TRIAL BOTTLE GRATIS.

Thousands owe their health and strength to Wincarnis. You can test it free by sending 3 penny stamps to cover carriage to COLEMAN & CO., LTD. (Dept.), Wincarnis Works, NORWICH, naming this paper, when a Sample Bottle will be sent you. After trial you can purchase from Wine Merchants, Licensed Chemists, and Grocers everywhere.

CHARING CROSS BANK

(Established 1870.)

22, Bedford Street, Charing Cross, London, and 28, Bishopsgate Street Within, London, E.C.

Branches: Manchester, Liverpool, Leeds, Bradford, Bristol, etc.

Assets, £1,607,942. Liabilities, £1,236,871. Surplus, £371,073.

LOANS of £20 to £2,000 granted at a few hours' notice in Town or Country, on personal security, jewellery, precious stones, stocks, shares and furniture, without removal.

Stocks and Shares bought and sold.

Two-and-a-half per cent. allowed on Current Account Balances.

Deposits of £10 and upwards received as under:—

Subject to	3 months'	notice of withdrawal	5 p.c. per ann.
,,	6 ,,	,,	6 ,,
,,	12 ,,	,,	7 ,,

Special terms for longer periods. Interest paid quarterly.

Owing to the nature of our Investments, we are able to pay rates of interest on deposits that will compare favourably with dividends paid on almost any class of stock or share-holding insuring the safety of capital. We have been established for 39 years, and our position in the banking world to-day testifies to the success of our business methods, and to the satisfaction of our customers. Write or call for prospectus.

A. WILLIAMS and H. J. TALL, Joint Managers.

FREE. 30 ASSORTED 2D SAMPLES

Messrs. FIELDINGS, (Telephone: Gerrard, 5481.)

12, SOUTHAMPTON ROW, HOLBORN, LONDON, W.C.

Cash advanced on your approved Promissory Note without Sureties. No Fees. No Delay.

£100 for £105 £250 for £262 £500 for £525 £1000 for £1048 £1000 to £10,000 pro rata.	Loans over long periods by arrangement. Repayments made as far as possible to suit customers' convenience.	STRICTLY PRIVATE and CONFIDENTIAL.

MONEY LENT PRIVATELY.

£20 to £10,000. On own approved signature without securities.

LOANS for short periods. £20 cash for 30/- £50 ,, ,, 70/- £100 ,, ,, 120/- £500 ,, ,, 500/-	LONG PERIODS BY ARRANGEMENT.	NO CHARGES UNLESS BUSINESS COMPLETED.

CHARLES STEVENS & CO.,
13, Devonshire Chambers Bishopsgate Street, London, E.C.

THE NEWEST IDEAS

in LIFE ASSURANCE are embodied in the plans of the BRITISH HOMES ASSURANCE CORPORATION, Ltd., 6, Paul Street, Finsbury, London, E.C.

3% Debenture, Instalment, Whole-Life and Endowment Policies issued. SPECIAL FEATURE—Guaranteed Bonus Tables. Particulars Post Free.

GOOD PROSPECTS FOR ACTIVE AGENTS.

H. GARSIDE, Managing Director.

A. B. C. Guide to Stock Exchange

(20th EDITION).

Call Options thoroughly explained, also all Stock Exchange operations; how to open account with limited risk; how to avoid brokers' commissions. Contains highest and lowest sales for last 15 years.

Gratis and Post Free from

PUBLISHERS, 12, BANK STREET, ROYAL EXCHANGE, MANCHESTER.

NURSING HOME

400ft. ABOVE SEA LEVEL.

EXCELLENT MODERN HOME FOR SURGICAL AND MEDICAL CASES. Neurasthenia or mild mental ailments, and all needing rest, care, or nursing, for short visit or permanent home. Very healthy position. Beautifully wooded grounds. Terms very moderate. Highly recommended by the medical profession.—Apply Matron, White Hall, South Norwood-hill, S.E. Tel., 925 Sydenham.

IMMEDIATE ANNUITIES

with Return of Purchase Money.

For Particulars write

Gresham Life Assurance Society, Ltd.,

ST. MILDRED'S HOUSE, LONDON, E.C.

Assets Exceed £10,000,000. JAMES H. SCOTT, General Manager and Secretary.

What is Your Number?

OUR WEEKLY BALLOT FOR 50 HELPERS AT A GUINEA APIECE.

Every copy of JOHN BULL bears upon its cover a distinctive number, and every week FIFTY of such numbers will be drawn and published on this page.

To each of the holders of copies of JOHN BULL of specified date bearing any of such numbers we will, upon production of a sufficient portion of the cover to identify the date and number, pay the sum of ONE GUINEA, in return for his (or her) using his best endeavour for one week to increase our circulation.

The following claim has been received for the issue of January 23rd:—

L. RICHARDSON, 9, Stumperlowe Avenue, Fulwood, Sheffield. (No. 66811.)

The following claims have been received for the issue of March 6th:—

A. S. ASHCROFT, Cottimore Lane, Walton-on-Thames. (No. 118924.)

F. H. L. BRASHIER, 78, Palace Road, Streatham Hill, S.W. (No. 151169.)

The following claims have been received for the issue of March 20th:—

T. W. DUNHILL, 43, Greengate Street, Plaistow, E. (No. 161364.)

MRS. B. M. TRAVIS, c.o. Mrs. Scampton, "Rothbury," West Cliff Gardens, Bournemouth. (No. 1852.)

A. R. HALL, 8, Eugenie Terrace, Kent Street, Hull. (No. 634.)

E. SEBBAGE, 51, Filmer Road, Fulham. (No. 23964.)

ARTHUR LLOYD, 15, Weaver Street, Buxton Street, Bethnal Green, E. (No. 127506.)

The following are the fifty numbers for our issue of April 3rd:—

532; 11379; 12037; 17981; 24100; 29141; 37000; 41003; 47923; 52417; 52581; 61361; 67910; 68113; 75423; 75684; 81321; 87972; 102047; 103417; 108983; 117530; 123924; 131013; 135976; 140867; 148012; 150514; 158815; 163201; 170825; 177663; 180365; 187019; 199013; 206441; 210312; 221189; 235168; 249212; 252912; 254519; 262532; 267289; 271004; 276761; 284011; 290864; 297618; 301386

INITIAL NOUGHTS SHOULD BE DISREGARDED, BUT FINAL ONES ARE, OF COURSE, RECKONED.

THE FIFTY NUMBERS IN RESPECT OF THIS WEEK WILL BE ANNOUNCED IN OUR ISSUE DATED JUNE 12TH (PUBLISHED JUNE 10TH.)

Special Notice.

We find that the arrangements in connection with our New Ballot Scheme will take somewhat longer to complete than we anticipated, and, therefore, until further notice, the scheme will continue on the old lines, as explained above.

Words of Cheer!

Don't be Alarmed!

You need Dreadnought if you take

BEECHAM'S PILLS

Printed and Published for the Proprietors (John Bull, Ltd) by Odhams Limited, 58 and 54, Long Acre, London, W.C.
Publishing Office, 67, Long Acre, London, W.C.

Applications for Advertisement Space in "JOHN BULL" must be made to Messrs. ODHAMS LIMITED (Advertisement Department), 67, Long Acre, London, W.C. Telephone: Gerrard 7217.